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SEVENTY-FIRST ANNUAL BANK REPORT

FORTY-NINTH ANNUAL CREDIT UNION REPORT

THIRTY-EIGHTH ANNUAL INDUSTRIAL LOAN REPORT

SIXTY-FIFTH ANNUAL SAVINGS AND LOAN REPORT

ANNUAL REPORT OF CONSUMER LOAN COMPANIES

of the

Commissioner of Banking And Securities

DIVISION OF BANKING

of the

COMMONWEALTH OF KENTUCKY

JUNE 30, 1983

SEVENTY-FIRST
ANNUAL REPORT

of the

Commissioner of Banking And Securities

DIVISION OF BANKING

of the

COMMONWEALTH OF KENTUCKY

FOR THE YEAR ENDING
JUNE 30, 1983

Leonard B. Marshall, Jr.
Commissioner of Banking

Paid for from state funds

COMMONWEALTH OF KENTUCKY

DEPARTMENT OF BANKING AND SECURITIES

LEONARD B. MARSHALL, JR.
Commissioner

WILLIAM R. MILLER
Deputy Commissioner

NICHOLAS G. PIACSEK
Director, Division of General Administration

FINANCIAL INSTITUTIONS EXAMINERS

Richard L. Arnold
Paul E. Bastin
Joel V. Boone
Edward M. Bryan
Stanley R. Bryan
Robert S. Bullock
Austin S. Carroll
Billy R. Cartwright
James E. Coleman
Nuel F. Crabtree
Anita L. Forman
Thomas O. Grassham
Charles M. Haines
Charles K. Hampton
Walter J. Hartsfield
Charles E. Hendricks
Janet M. Hicks
Lawrence F. Holland
Charles E. Hudson
Maurice E. Hunter
Jerry D. Inman
William C. Johnston
Patti C. Jones
John D. Jury
Betty L. Kemper
Larry D. Lander
Bob A. Lawson
Timothy R. Meador, Jr.
Perry R. Miller
Robert W. Netherton
Nelson R. Newton
J. Stephen Owens
Ken Pennington
Ella F. Robinson
Ralph G. Russell
Robert R. Ryan
Gary L. Thurman
Cheri J. Vestal
Ryburn A. Weakley
Frederick P. Welch
Edmond F. Wilford
Thomas L. Zierer, Jr.

ATTORNEY
J. Rick Jones

June 30, 1983

To His Excellency
The Honorable John Y. Brown, Jr.
Governor of Kentucky
Frankfort, Kentucky

Dear Sir:

Pursuant to Section 287.660 of the Kentucky Revised Statutes, I submit herewith the seventy-first Annual Report of the Department of Banking. This report reflects the statement of conditions of 261 state banks, trust companies and combined banks and trust companies as of the close of business June 30, 1983.

There is appended hereto the following data for statistical use:

1. Disbursements.

2. Condensed Statement of state banks, trust companies and combined banks and trust companies as of June 30, 1983.

3. Comparative Resources since the establishment of the Department of Banking.

4. Change in names, new banks, consolidations, conversions and liquidations.

5. Total assets of 261 banks, trust companies and combined banks and trust companies as shown by Call Report as of the close of business June 30, 1983.

Respectfully submitted,
Leonard B. Marshall, Jr., Commissioner
Department of Banking and Securities

EXPENDITURES
DEPARTMENT OF BANKING AND SECURITIES
DIVISION OF BANKING

For the Fiscal Year Ending June 30, 1983

(Include Savings and Loan Associations, Credit Unions, Small Loan Companies and Industrial Loan Companies)

EXPENDITURES		
Personnel Salaries	$	942,172.07
Seasonal		2,489,98
Employer's FICA		62,223.30
Employer's Retirement		67,745.02
Employer's Health Insurance		22,121.78
Life Insurance		515.90
Workers' Compensation		.00
Employee Training		9,551.78
Bonds		.00
Legal Services		1,502,61
Miscellaneous		.00
Total Personal Services		1,108,322.44
Rental of Equipment		260.00
Carpool Rental		12,515.72
Air Travel		1,064.29
Maintenance of Building		112.10
Maintenance of Equipment		246.31
Postage and Meters		124.65
Printing by State		3,898.00
Printing by Vendor		50.00
Miscellaneous Services		2,903.01
Computer Charges		17.25
Office Supplies		393.87
Furniture, Fixtures, and Equipment (under $300)		10,801.05
Library Books		1,729.03
Books for Department Use		1,378.60
In-State Travel		270,821.15
Out-of-State Travel		5,848.84
Travel for Non-State Employee		457.94
Dues		7,444.00
Subscriptions		1,615.80
Total Operating Expenses		321,681.61
Total Expenses		1,430,004.05
Allocated Expenses		257,814.83
Total Cost of Program	$	1,695,700.06

CONDENSED STATEMENT OF CONDITIONS OF 261 STATE BANKS, TRUST COMPANIES AND COMBINED BANKS AND TRUST COMPANIES AS OF JUNE 30, 1983

RESOURCES

Cash and Due from Depository Institutions	$ 927,746,000
U.S. Treasury Securities	2,086,159,000
Obligations of Other U.S. Government Agencies and Corporations	971,850,000
Obligations of States and Political Subdivisions	1,447,671,000
All Other Securities	42,599,000
Federal Funds Sold and Securities Purchased Under Agreement to Resell	1,090,205,000
Loans, Net	6,523,444,000
Lease Financing Receivables	82,262,000
Bank Premises, Furniture and Fixtures, and Other Assets Representing Bank Premises	225,709,000
Real Estate Owned Other than Bank Premises	29,866,000
All Other Assets	296,646,000
Total Assets	$13,724,157,000

LIABILITIES

Demand Deposits of Individuals, Partnerships, and Corporations	$ 1,934,731,000	
Time and Savings Deposits of Individuals Partnerships and Corporations	8,577,989,000	
Deposits of U.S. Government	24,086,000	
Deposits of State and Political Subdivisions in the United States	724,114,000	
All Other Deposits	6,434,000	
Certified and Officers' Checks	70,307,000	
Total Deposits		11,337,661,000
Federal Funds Purchases and Securities Sold Under Agreement to Repurchase		693,091,000
Liabilities for Borrowed Money		171,182,000
Mortgage Indebtedness and Liability for Capitalized Leases		3,537,000
All Other Liabilities		262,288,000
Subordinated Notes and Debentures		12,293,000
Perferred Stock	825,000	
Common Stock	166,343,000	
Surplus	435,990,000	
Undivided Profits and Capital Reserves	640,947,000	
Total Equity Capital		1,244,105,000
Total Liabilities		$13,724,157,000

COMPARATIVE RESOURCES SINCE INSTITUTION OF BANKING DEPARTMENT

Total Resources September 4, 1912	$ 110,096,102.83
Total Resources September 3, 1913	112,556,338.09
Total Resources September 12, 1914	110,516,100.67
Total Resources November 10, 1915	110,068,034.26
Total Resources August 17, 1916	120,217,111.75
Total Resources September 7, 1917	152,490,422.93
Total Resources September 5, 1918	175,361,452.29
Total Resources September 5, 1919	213,365,256.47
Total Resources September 13, 1920	227,231,768.46
Total Resources June 30, 1921	220,117,518.15
Total Resources June 30, 1922	222,284,937.92
Total Resources June 30, 1923	257,447,342.36
Total Resources June 30, 1924	260,394,024.52
Total Resources June 30, 1925	269,730,816.68
Total Resources June 30, 1926	278,619,057.34
Total Resources June 30, 1927	308,521,323.67
Total Resources June 30, 1928	341,300,174.09
Total Resources June 30, 1929	385,559,868.28
Total Resources June 30, 1930	364,849,233.33
Total Resources June 30, 1931	295,881,257.76
Total Resources June 30, 1932	248,031,078.12
Total Resources June 30, 1933	231,577,905.49
Total Resources June 30, 1934	239,624,124.68
Total Resources June 30, 1935	229,781,437.48
Total Resources June 30, 1936	250,997,016.66
Total Resources June 30, 1937	270,699,778.60
Total Resources June 30, 1938	252,251,968.59
Total Resources June 30, 1939	266,594,369.49
Total Resources June 30, 1940	273,977,674.22
Total Resources June 30, 1941	297,360,610.22
Total Resources June 30, 1942	340,903,872.17
Total Resources June 30, 1943	477,658,367.10
Total Resources June 30, 1944	578,775,786.77
Total Resources June 30, 1945	904,485,435.10
Total Resources June 30, 1946	941,787,755.13
Total Resources June 30, 1947	898,858,508.44
Total Resources June 30, 1948	932,808,480.54
Total Resources June 30, 1949	933,714,814.70
Total Resources June 30, 1950	953,843,874.72
Total Resources June 30, 1951	1,002,285,106.04
Total Resources June 30, 1952	1,081,217,820.20
Total Resources June 30, 1953	1,125,336,205.82
Total Resources June 30, 1954	1,167,432,270.01
Total Resources June 30, 1955	1,211,811,536.25
Total Resources June 30, 1956	1,220,534,082.10
Total Resources June 30, 1957	1,294,391,352.88
Total Resources June 30, 1958	1,383,757,204.28

COMPARATIVE RESOURCES SINCE INSTITUTION OF BANKING DEPARTMENT (continued)

Total Resources June 30, 1959	1,402,074,237.64
Total Resources June 30, 1960	1,439,285,742.07
Total Resources June 30, 1961	1,416,812,042.56
Total Resources June 30, 1962	1,539,385,203.23
Total Resources June 30, 1963	1,682,807,021.85
Total Resources June 30, 1964	1,798,326,242.98
Total Resources June 30, 1965	1,932,620,428.05
Total Resources June 30, 1966	2,157,183,512.81
Total Resources June 30, 1967	2,490,156,359.19
Total Resources June 30, 1968	2,703,101,033.03
Total Resources June 30, 1969	3,067,136,736.70
Total Resources June 30, 1970	3,259,015,862.86
Total Resources June 30, 1971	3,793,329,845.00
Total Resources June 30, 1972	4,277,132,990.00
Total Resources June 30, 1973	4,973,878,479.44
Total Resources June 30, 1974	5,696,240,528.60
Total Resources June 30, 1975	6,300,190,296.19
Total Resources June 30, 1976	6,550,032,000.00
Total Resources June 30, 1977	7,431,081,000.00
Total Resources June 30, 1978	8,371,752,000.00
Total Resources June 30, 1979	9,507,372,000.00
Total Resources June 30, 1980	10,700,084,000.00
Total Resources June 30, 1981	11,968,250,000.00
Total Resources June 30, 1982	12,878,728,000.00
Total Resources June 30, 1983	13,724,157,000.00

CHANGE IN NAME

7-23-82	Peoples State Bank, Monticello, Kentucky changed the name of the bank to City & County Bank of Wayne County, Monticello, Kentucky
11-1-82	Boone State Bank, Florence, Kentucky changed the name of the bank to Boone State Bank and Trust Company, Florence, Kentucky
2-2-83	Citizens Bank of Elizabethtown, Elizabethtown, Kentucky changed the name of the bank to City & County Bank of Hardin County, Elizabethtown, Kentucky
3-15-83	City & County Bank of Hardin County, Elizabethtown, Kentucky changed the name of the bank to Citizens Bank of Elizabethtown, Elizabethtown, Kentucky
3-25-83	Bank of Louisvile & Trust Compnay, Louisville, Kentucky changed the name of the bank to Mid-America Bank of Louisville & Trust Company, Louisville, Kentucky
4-6-83	The City & County Bank of Bell County, Middlesboro, Kentucky changed the name of the bank to Bank of Middlesborough, Middlesboro, Kentucky
4-15-83	City & County Bank of Wayne County, Monticello, Kentucky changed the name of the bank to First State Bank of Wayne County, Monticello, Kentucky

MERGER

11-1-82	Muir, Wilson & Muir, Bloomfield, Kentucky merged into the Wilson & Muir Bank & Trust Company, Bardstown, Kentucky
11-1-82	Bank of New Haven, New Haven, Kentucky merged into the Farmers Bank & Trust Company, Bardstown, Kentucky
12-24-82	United Kentucky Bank, Inc., Louisville, Kentucky merged into the Liberty National Bank and Trust Company of Louisville, Louisville, Kentucky
1-1-83	Bank of Summer Shade, Summer Shade, Kentucky merged into the Edmonton State Bank, Edmonton, Kentucky
4-4-83	North Middletown Deposit Bank, North Middletown, Kentucky merged into the Bourbon Agricultural Bank & Trust Company, Paris, Kentucky
4-29-83	Bank of Loretto, Loretto, Kentucky merged into The Marion National Bank of Lebanon, Lebanon, Kentucky

CONVERSIONS

8-16-83	Dixie State Bank, Walton, Kentucky converted to Kentucky National Bank, Walton, Kentucky

CLOSED

4-15-83	Sparta-Sanders State Bank, Sparta, Kentucky "Closed" by Order of the Commissioner

LIST OF STATE CHARTERED BANKS

ADAIRVILLE	Adairville Banking Company Total Assets ..... $	9,101,000
ALBANY	Bank of Clinton County Total Assets ..... $	6,109,000
ALBANY	Citizens Bank of Albany Total Assets ..... $	40,560,000
ALEXANDRIA	Northern Kentucky Bank & Trust Total Assets ..... $	20,913,000
ARLINGTON	Citizens Deposit Bank of Arlington Total Assets ..... $	13,132,000
ASHLAND	Bank of Ashland, Inc. Total Assets ..... $	59,255,000
ASHLAND	First Bank and Trust Company Total Assets ..... $	154,185,000
AUBURN	Auburn Banking Company Total Assets ..... $	21,185,000
AUGUSTA	Farmers Liberty Bank Total Assets ..... $	18,011,000
BAGDAD	Peoples Bank Total Assets ..... $	27,056,000
BARDSTOWN	Farmers Bank & Trust Company Total Assets ..... $	62,341,000
BARDSTOWN	Wilson & Muir Bank & Trust Company Total Assets ..... $	60,511,000
BARDWELL	Bardwell Deposit Bank Total Assets ..... $	24,217,000
BEATTYVILLE	Peoples Exchange Bank Total Assets ..... $	44,337,000
BEAVER DAM	Beaver Dam Deposit Bank, Inc. Total Assets ..... $	39,311,000
BEDFORD	Bedford Loan & Deposit Bank Total Assets ..... $	18,530,000

BENTON	Bank of Benton Total Assets	$ 75,986,000
BENTON	Bank of Marshall County Total Assets	$ 92,577,000
BEREA	Peoples Bank and Trust Company Total Assets	$ 134,036,000
BOONEVILLE	Farmers State Bank Total Assets	$ 18,138,000
BOWLING GREEN	Bowling Green Bank & Trust Company Total Assets	$ 75,485,000
BRANDENBURG	Farmers Deposit Bank Total Assets	$ 40,712,000
BRODHEAD	Citizens Bank Total Assets	$ 19,282.000
BROWNSVILLE	Bank of Edmonson County Total Assets	$ 25,752,000
BROWNSVILLE	Brownsville Deposit Total Assets	$ 17,114,000
BURGIN	Citizens Bank & Trust Company Total Assets	$ 5,201,000
BURKESVILLE	Bank of Cumberland Total Assets	$ 27,391,000
BURLINGTON	Peoples Deposit Bank Total Assets	$ 28,340,000
BUTLER	The Farmers Bank Total Assets	$ 8,279,000
CADIZ	Bank of Cadiz Total Assets	$ 18,529,000
CADIZ	Trigg County Farmers Bank Total Assets	$ 52,120,000
CALHOUN	Citizens Deposit Bank Total Assets	$ 24,184,000
CALVERT CITY	Calvert Bank Total Assets	$ 20,319,000

CALVERT CITY	First Liberty Bank Total Assets	$ 12,418,000
CAMPBELLSVILLE	Citizens Bank & Trust Company Total Assets	$ 44,148,000
CAMPBELLSVILLE	Taylor County Bank Total Assets	$ 45,794,000
CAMPTON	Farmers & Traders Bank Total Assets	$ 11,240,000
CANEYVILLE	Bank of Caneyville Total Assets	$ 14,888,000
CANMER	Pioneer Bank Total Assets	$ 15,976,000
CARLISLE	Deposit Bank of Carlisle Total Assets	$ 18,566,000
CARROLLTON	Kentucky State Bank Total Assets	$ 19,290,000
CATLETTSBURG	Kentucky Farmers Bank Total Assets	$ 74,665,000
CECILIA	The Cecilian Bank Total Assets	$ 36,586,000
CENTRAL CITY	Citizens Union Bank Total Assets	$ 17,330,000
CHAPLIN	Peoples State Bank Total Assets	$ 6,845,000
CLARKSON	Bank of Clarkson Total Assets	$ 44,158,000
CLAY	Farmers Bank Total Assets	$ 33,604,000
CLINTON	Clinton Bank Total Assets	$ 18,182,000
CLOVERPORT	Breckinridge Bank Total Assets	$ 9,079,000
COLUMBIA	Bank of Columbia Total Assets	$ 25,130,000

CORBIN	American Fidelity Bank & Trust Company Total Assets	$ 21,965,000
CORBIN	Corbin Deposit Bank & Trust Company Total Assets	$ 41,537,000
CORINTH	Corinth Deposit Bank Total Assets	$ 3,700,000
CORYDON	Henderson County State Bank Total Assets	$ 12,706,000
COVINGTON	Covington Trust & Banking Company Total Assets	$ 143,631,000
COVINGTON	Peoples Liberty Bank & Trust Company Total Assets	$ 150,761,000
COVINGTON	Security Bank Inc. Total Assets	$ 7,883,000
CRESTWOOD	Crestwood State Bank Total Assets	$ 36,866,000
CRITTENDEN	Bank of Crittenden Total Assets	$ 7,300,000
CUMBERLAND	Guaranty Deposit Bank Total Assets	$ 29,186,000
CYNTHIANA	Harrison Deposit Bank & Trust Company Total Assets	$ 22,835,000
DANVILLE	Bank of Danville Total Assets	$ 38,252,000
DAWSON SPRINGS	Commercial Bank of Dawson Total Assets	$ 28,616,000
DAYTON	State Bank, Inc. Total Assets	$ 11,964,000
DIXON	Dixon Bank Total Assets	$ 16,178,000
DRY RIDGE	Citizens Bank Total Assets	$ 17,620,000
DUNDEE	Bank of Dundee Total Assets	$ 12,231,000

EDDYVILLE	Bank of Lyon County	
	Total Assets	$ 21,788,000
EDMONTON	Edmonton State Bank	
	Total Assets	$ 38,943,000
ELIZABETHTOWN	The Bank of Elizabethtown, Inc.	
	Total Assets	$ 12,861,000
ELIZABETHTOWN	Citizens Bank of Elizabethtown	
	Total Assets	$ 50,923,000
ELKTON	Elkton Bank & Trust Company	
	Total Assets	$ 21,192,000
EMINENCE	Farmers Deposit Bank	
	Total Assets	$ 29,807,000
ERLANGER	The Community Bank	
	Total Assets	$ 23,926,000
EUBANK	First State Bank	
	Total Assets	$ 10,098,000
FALMOUTH	Falmouth Deposit Bank	
	Total Assets	$ 17,951,000
FARMINGTON	Bank of Farmington	
	Total Assets	$ 1,153,000
FLEMINGSBURG	Farmers Deposit Bank	
	Total Assets	$ 41,219,000
FLEMINGSBURG	Peoples Bank of Fleming County	
	Total Assets	$ 49,506,000
FLORENCE	Boone State Bank & Trust Company	
	Total Assets	$ 50,168,000
FLORENCE	Florence Deposit Bank	
	Total Assets	$ 52,261,000
FORDSVILLE	Bank of Fordsville	
	Total Assets	$ 6,591,000
FORT THOMAS	Fort Thomas-Bellevue Bank	
	Total Assets	$ 94,807,000
FRANKFORT	Farmers Bank & Capital Trust Company	
	Total Assets	$ 274,662,000

FRANKLIN	Franklin Bank & Trust Company		
	Total Assets	$	40,358,000
FRANKLIN	Simpson County Bank		
	Total Assets	$	70,655,000
FREDONIA	Fredonia Valley Bank		
	Total Assets	$	12,773,000
FULTON	Fulton Bank		
	Total Assets	$	26,456,000
GAMALIEL	Gamaliel Bank		
	Total Assets	$	24,708,000
GEORGETOWN	Farmers Bank & Trust Company		
	Total Assets	$	49,584,000
GERMANTOWN	Bank of Germantown		
	Total Assets	$	8,396,000
GLASGOW	Citizens Bank & Trust Company		
	Total Assets	$	93,645,000
GRAVEL SWITCH	Peoples Bank		
	Total Assets	$	8,402,000
GRAYSON	The Commercial Bank of Grayson		
	Total Assets	$	52,071,000
GREENSBURG	Greensburg Deposit Bank		
	Total Assets	$	38,524,000
GREENSBURG	Peoples Bank & Trust Company		
	Total Assets	$	36,085,000
GREENUP	The Greenup County Bank		
	Total Assets	$	18,525,000
GREENVILLE	First State Bank		
	Total Assets	$	90,545,000
HARDINSBURG	The Farmers Bank		
	Total Assets	$	29,051,000
HARLAN	The Bank of Harlan		
	Total Assets	$	63,080,000
HARRODSBURG	State Bank & Trust Company		
	Total Assets	$	28,778,000

HARTFORD	Citizens Bank		
	Total Assets	$	7,332,000
HARTFORD	The Hartford Bank & Trust Company		
	Total Assets	$	28,880,000
HAWESVILLE	Hancock Bank & Trust Company		
	Total Assets	$	40,961,000
HAZARD	Citizens State Bank		
	Total Assets	$	44,995,000
HAZARD	Peoples Bank		
	Total Assets	$	68,882,000
HAZEL	Dees Bank of Hazel		
	Total Assets	$	16,509,000
HEBRON	Hebron Deposit Bank		
	Total Assets	$	23,638,000
HENDERSON	Farmers Bank & Trust Company		
	Total Assets	$	67,882,000
HICKMAN	The Citizens Bank		
	Total Assets	$	19,340,000
HINDMAN	Bank of Hindman		
	Total Assets	$	33,191,000
HODGENVILLE	The Peoples State Bank		
	Total Assets	$	9,043,000
HOPKINSVILLE	First City Bank and Trust Company		
	Total Assets	$	117,127,000
HOPKINSVILLE	Pennyrile Citizens Bank & Trust Company		
	Total Assets	$	25,205,000
HOPKINSVILLE	Planters Bank & Trust Company		
	Total Assets	$	150,690,000
HORSE CAVE	Horse Cave State Bank		
	Total Assets	$	41,716,000
HUSTONVILLE	The Peoples Bank of Hustonville		
	Total Assets	$	18,743,000
HYDEN	Hyden Citizens Bank		
	Total Assets	$	26,395,000

INEZ	Inez Deposit Bank		
	Total Assets	$	54,473,000
IRVINE	Citizens Guaranty Bank		
	Total Assets	$	14,762,000
IRVINE	Union Bank & Trust Company		
	Total Assets	$	31,940,000
IRVINGTON	First State Bank		
	Total Assets	$	52,513,000
ISLAND	First Security Bank of McLean County		
	Total Assets	$	6,623,000
JACKSON	Citizen Bank of Jackson		
	Total Assets	$	45,570,000
JAMESTOWN	Bank of Jamestown		
	Total Assets	$	26,308,000
KEVIL	The Kevil Bank		
	Total Assets	$	20,127,000
LaGRANGE	Bank of Oldham County		
	Total Assets	$	53,159,000
LANCASTER	The Garrard Bank & Trust Company		
	Total Assets	$	20,426,000
LEITCHFIELD	The Citizens Bank & Trust Company of Grayson County		
	Total Assets	$	40,520,000
LEITCHFIELD	Leitchfield Deposit Bank & Trust Company		
	Total Assets	$	37,740,000
LEWISBURG	Lewisburg Banking Company		
	Total Assets	$	16,657,000
LEXINGTON	American Bank & Trust Company		
	Total Assets	$	27,161,000
LEXINGTON	Bank of the Bluegrass		
	Total Assets	$	20,210,000
LEXINGTON	Bank of Commerce & Trust Company		
	Total Assets	$	182,200,000
LEXINGTON	Bank of Lexington		
	Total Assets	$	109,520,000

LEXINGTON	Central Bank & Trust Company Total Assets	$ 257,233,000
LIBERTY	Casey County Bank Total Assets	$ 34,119,000
LIVERMORE	Farmers & Merchants Bank Total Assets	$ 8,832,000
LONDON	The London Bank & Trust Company Total Assets	$ 40,691,000
LOUISA	Peoples Security Bank Total Assets	$ 15,318,000
LOUISVILLE	Citizens Fidelity Bank & Trust Company Total Assets	$ 2,510,191,000
LOUISVILLE	First Kentucky Trust Company Total Assets	$ 78,295,000
LOUISVILLE	Mid-America Bank of Louisville & Trust Company Total Assets	$ 559,800,000
LOUISVILLE	Republic Bank & Trust Company Total Assets	$ 14,816,000
LOUISVILLE	Stock Yards Bank & Trust Company Total Assets	$ 97,624,000
LOWES	Bank of Lowes Total Assets	$ 857,000
MADISONVILLE	Farmers Bank & Trust Total Assets	$ 103,963,000
MADISONVILLE	Kentucky Bank & Trust Company Total Assets	$ 112,915,000
MADISONVILLE	Peoples Bank & Trust Company Total Assets	$ 97,285,000
MAGNOLIA	Bank of Magnolia Total Assets	$ 18,777,000
MANCHESTER	First State Bank Total Assets	$ 51,966,000
MARION	Farmers Bank & Trust Company Total Assets	$ 33,241,000

MARION	The Peoples Bank Total Assets	$ 15,375,000
MARROWBONE	Bank of Marrowbone Total Assets	$ 11,487,000
MARTIN	First Guaranty Bank Total Assets	$ 76,901,000
MAYFIELD	The Exchange Bank Total Assets	$ 31,123,000
MAYFIELD	Liberty Savings Bank Total Assets	$ 77,848,000
MAY'S LICK	Bank of May's Lick Total Assets	$ 7,712,000
MAYSVILLE	Bank of Maysville Total Assets	$ 51,321,000
MAYSVILLE	Security Bank & Trust Company Total Assets	$ 18,164,000
McKEE	Jackson County Bank Total Assets	$ 38,032,000
MIDDLEBURG	Farmers Deposit Bank Total Assets	$ 10,145,000
MIDDLESBORO	Commercial Bank Total Assets	$ 74,638,000
MILLERSBURG	Farmers Exchange Bank Total Assets	$ 4,481,000
MILTON	The Farmers Bank of Milton Total Assets	$ 21,647,000
MONTICELLO	First State Bank of Wayne County Total Assets	$ 25,211,000
MONTICELLO	Monticello Banking Company Total Assets	$ 60,434,000
MOREHEAD	The Citizens Bank Total Assets	$ 23,678,000
MOREHEAD	Peoples Bank of Morehead Total Assets	$ 35,010,000

MORGANFIELD	Union Bank & Trust Company	
	Total Assets	$ 45,126,000
MORGANTOWN	Green River Bank	
	Total Assets	$ 5,918,000
MORGANTOWN	Morgantown Deposit Bank	
	Total Assets	$ 46,704,000
MT. OLIVET	The Farmers & Traders Bank of Mt. Olivet	
	Total Assets	$ 11,520,000
MT. STERLING	The Exchange Bank of Kentucky	
	Total Assets	$ 39,512,000
MT. STERLING	Montgomery Bank & Trust Company	
	Total Assets	$ 36,954,000
MT. STERLING	Traders Bank & Trust Company	
	Total Assets	$ 43,256,000
MT. VERNON	The Bank of Mt. Vernon	
	Total Assets	$ 38,943,000
MT. WASHINGTON	The Peoples Bank	
	Total Assets	$ 31,820,000
MUNFORDVILLE	Hart County Bank & Trust Company	
	Total Assets	$ 32,859,000
MURRAY	Bank of Murray	
	Total Assets	$ 143,236,000
MURRAY	Peoples Bank of Murray	
	Total Assets	$ 100,826,000
NEW CASTLE	United Citizens Bank & Trust	
	Total Assets	$ 42,022,000
NEW LIBERTY	Citizens Bank	
	Total Assets	$ 5,358,000
NICHOLASVILLE	The Farmers Bank	
	Total Assets	$ 32,419,000
OLIVE HILL	Peoples Bank	
	Total Assets	$ 52,503,000
OWENSBORO	Central Bank & Trust Company	
	Total Assets	$ 140,423,000

OWENSBORO	Citizens State Bank Total Assets	$ 145,827,000
OWENTON	First Farmers Bank & Trust Company Total Assets	$ 23,869,000
OWENTON	Peoples Bank & Trust Company Total Assets	$ 34,990,000
OWINGSVILLE	Farmers Bank Total Assets	$ 17,245,000
OWINGSVILLE	Owingsville Banking Company Total Assets	$ 14,316,000
PADUCAH	Citizens Bank & Trust Company, Inc. Total Assets	$ 230,596,000
PADUCAH	The Paducah Bank & Trust Company Total Assets	$ 84,490,000
PAINT LICK	Peoples Bank Total Assets	$ 7,386,000
PARIS	Bourbon Agricultural Bank & Trust Company Total Assets	$ 61,642,000
PARIS	Peoples Deposit Bank Total Assets	$ 29,701,000
PARK CITY	Park City State Bank Total Assets	$ 6,620,000
PEMBROKE	United Peoples Bank Total Assets	$ 9,633,000
PERRYVILLE	The Old Bank Total Assets	$ 16,623,000
PIKEVILLE	The Citizens Bank of Pikeville Total Assets	$ 115,336,000
PINEVILLE	First State Bank Total Assets	$ 67,544,000
PLEASUREVILLE	Central Bank Total Assets	$ 22,603,000
PLEASUREVILLE	Deposit Bank & Trust Company Total Assets	$ 22,424,000

POOLE	Poole Deposit Bank Total Assets	$ 20,467,000
PRESTONSBURG	The Bank Josephine Total Assets	$ 102,607,000
PRESTONSBURG	The First Commonwealth Bank of Prestonsburg, Inc. Total Assets	$ 127,100,000
PRINCETON	Farmers Bank & Trust Company Total Assets	$ 52,596,000
PRINCETON	First Bank & Trust Company Total Assets	$ 52,199,000
PROVIDENCE	Providence State Bank Total Assets	$ 26,183,000
RADCLIFF	The Bank of North Hardin, Inc. Total Assets	$ 19,121,000
RICHMOND	Richmond Bank Total Assets	$ 20,125,000
RICHMOND	State Bank & Trust Company Total Assets	$ 106,164,000
RUSSELL	First and Peoples Bank Total Assets	$ 87,493,000
RUSSELLVILLE	Southern Deposit Bank Total Assets	$ 44,929,000
SACRAMENTO	The Sacramento Deposit Bank Total Assets	$ 16,151,000
SALEM	Salem Bank, Inc. Total Assets	$ 31,964,000
SALT LICK	Salt Lick Deposit Bank Total Assets	$ 5,328,000
SANDY HOOK	Peoples Bank Total Assets	$ 21,243,000
SCOTTSVILLE	Kentucky State Bank Total Assets	$ 35,048,000
SEBREE	Sebree Deposit Bank Total Assets	$ 14,758,000

SHARPSBURG	Citizens Bank Total Assets	$ 6,863,000
SHELBYVILLE	Bank of Shelbyville Total Assets	$ 30,595,000
SHELBYVILLE	Citizens Union Bank Total Assets	$ 46,401,000
SHELBYVILLE	Farmers and Traders Bank Total Assets	$ 22,797,000
SHELBYVILLE	Shelby County Trust Bank Total Assets	$ 39,508,000
SHEPHERDSVILLE	Bullitt County Bank Total Assets	$ 16,320,000
SHEPHERDSVILLE	The Peoples Bank Total Assets	$ 37,865,000
SHIVELY	Bank of St. Helens Total Assets	$ 24,891,000
SOMERSET	Bank of Somerset Total Assets	$ 19,400,000
SOMERSET	First and Farmers Bank of Somerset, Inc. Total Assets	$ 125,622,000
SPRINGFIELD	First and Peoples Bank Total Assets	$ 33,001,000
SPRINGFIELD	Springfield State Bank Total Assets	$ 55,966,000
STANTON	Powell County Bank Total Assets	$ 37,020,000
STURGIS	Farmers State Bank Total Assets	$ 40,565,000
TAYLORSVILLE	The Peoples Bank Total Assets	$ 31,076,000
TILINE	Bank of Livingston County Total Assets	$ 12,955,000
TOMPKINSVILLE	Deposit Bank of Monroe County Total Assets	$ 32,551,000

TOMPKINSVILLE	Peoples Bank of Tompkinsville Total Assets	$ 19,643,000
TRENTON	Planters Bank of Todd County Total Assets	$ 12,946,000
UNION	Union Deposit Bank Total Assets	$ 3,514,000
VANCEBURG	Citizens Deposit Bank Total Assets	$ 59,258,000
VERONA	Verona Bank Total Assets	$ 4,211,000
VERSAILLES	United Bank & Trust Company Total Assets	$ 51,788,000
VERSAILLES	The Woodford Bank & Trust Company Total Assets	$ 58,063,000
VINE GROVE	Farmers Bank of Vine Grove Total Assets	$ 10,701,000
WACO	The Waco Deposit Bank Total Assets	$ 13,091,000
WARSAW	Farmers State Bank Total Assets	$ 19,279,000
WEST LIBERTY	Bank of the Mountains Total Assets	$ 22,479,000
WEST LIBERTY	Commercial Bank Total Assets	$ 42,743,000
WEST POINT	The West Point Bank Total Assets	$ 2,600,000
WHITESBURG	The Bank of Whitesburg Total Assets	$ 91,751,000
WHITESBURG	First Security Bank Total Assets	$ 43,637,000
WHITLEY CITY	Bank of McCreary County Total Assets	$ 39,727,000
WICKLIFFE	Citizens State Bank Total Assets	$ 25,454,000

WILLIAMSBURG	Bank of Williamsburg		
	Total Assets	$	40,046,000
WILLIAMSTOWN	Bank of Williamstown		
	Total Assets	$	38,010,000
WILLIAMSTOWN	Grant County Deposit Bank		
	Total Assets	$	22,346,000
WINCHESTER	Clark County Bank		
	Total Assets	$	67,513,000
WINCHESTER	Peoples Commercial Bank		
	Total Assets	$	53,888,000
WINCHESTER	The Winchester Bank		
	Total Assets	$	84,324,000
WINGO	Graves County Bank, Inc.		
	Total Assets	$	11,733,000

FORTY-NINTH ANNUAL REPORT

of the

CREDIT UNIONS

of

KENTUCKY

* * * * *

Leonard B. Marshall, Jr.
Commissioner

* * * * *

Made By
The Commissioner of Banking and Securities
June 30, 1983

COMPARATIVE STATEMENT OF RESOURCES OF THE CREDIT UNIONS SINCE COMING UNDER THE HEAD OF THE BANKING DEPARTMENT

June 30, 1934	$ 391,943.23	June 30, 1960	27,979,449.77
June 29, 1935	725,535.57	June 30, 1961	29,357,256.14
June 30, 1936	1,249,342.39	June 30, 1962	31,739,280.51
June 30, 1937	1,660,520.75	June 29, 1963	34,501,791.00
June 30, 1938	1,696,127.45	June 30, 1964	39,301,082.52
June 30, 1939	2,057,015.73	June 30, 1965	43,391,089.37
June 30, 1941	3,146,257.87	June 30, 1966	46,430,845.76
June 30, 1942	3,251,825.40	June 30, 1967	50,065,518.07
June 30, 1943	2,982,267.56	June 30, 1968	53,669,699.92
June 30, 1944	3,088,248.52	June 30, 1969	58,409,409.89
June 30, 1945	3,505,257.70	June 30, 1970	64,297,546.13
June 29, 1946	4,144,653.80	June 30, 1971	71,728,169.00
June 30, 1947	4,995,675.81	June 30, 1972	81,246,995.15
June 30, 1948	6,083,221.96	June 30, 1973	91,221,819.61
June 30, 1949	7,107,044.70	June 30, 1974	100,937,750.16
June 30, 1950	8,334,194.57	June 30, 1975	113,438,105.27
June 30, 1951	8,179,622.01	June 30, 1976	129,079,696.78
June 30, 1952	10,516,625.68	June 30, 1977	147,094,455.62
June 30, 1953	12,623,784.17	June 30, 1978	169,281,627.65
June 30, 1954	14,781,357.80	June 30, 1979	176,261,333.46
June 30, 1955	16,702,656.58	June 30, 1980	170,888,349.47
June 30, 1956	19,107,017.77	June 30, 1981	198,916,832.66
June 30, 1957	21,437,514.72	June 30, 1982	190,721,775.71
June 30, 1958	23,623,385.62	June 30, 1983	226,257,290.61
June 30, 1959	26,447,334.43		

ASSETS

Loans to Members	$147,100,927.10
Investments	54,485,993.42
Deposits in Banks	15,297,281.55
Cash on Hand	5,567,308.40
Other Assets	3,805,780.14
Total	$226,257,290.61

LIABILITIES

Shares and Deposits	197,054,080.48
Guaranty Reserve	14,888,383.32
Surplus and Undivided Profits	10,579,090.03
Other Liabilities	3,735,736.78
Total	226,257,290.61

COMMONWEALTH OF KENTUCKY

The Honorable John Y. Brown, Jr.
Governor of Kentucky
Frankfort, Kentucky

Dear Sir:

Complying with the law, I take the pleasure of submitting herewith the reports of conditions of 101 Credit Unions as of June 30, 1983.

Respectfully submitted,
Leonard B. Marshall, Jr., Commissioner
Department of Banking and Securities

CREDIT UNIONS CONVERTED

10-21-82 Paducah, I.C.G. Credit Union, Inc., Paducah, Kentucky converted to a Federal Credit Union

CREDIT UNIONS LIQUIDATING

8-31-81 Klingo Employees Credit Union, Inc.
Louisville, Kentucky

2-18-82 Yellow Taxicab Employees Credit Union, Inc.
Louisville, Kentucky

6-11-82 IRC Employees Credit Union, Inc.
Louisville, Kentucky

6-18-82 Durkees Employees Credit Union, Inc.
Louisville, Kentucky

6-24-82 R. L. White Employees Credit Union, Inc.
Louisville, Kentucky

11-18-82 Shuler Axle Employees Credit Union, Inc.
Louisville, Kentucky

CREDIT UNIONS MERGED

5-16-83 Sea-Cal Employees Credit Union, Inc., Louisville, Kentucky merged with L & N Federal Credit Union, Louisville, Kentucky

6-17-83 Ky. Teachers & Associates Employees Credit Union, Inc., Frankfort, Kentucky merged with Commonwealth Credit Union, Inc., Frankfort, Kentucky

CREDIT UNIONS IN RECEIVERSHIP

2-19-75 Red Robin Credit Union, Inc.
Stone, Kentucky

LIST OF STATE CHARTERED CREDIT UNIONS

ASHLAND	Ashland Armco Employees Credit Union, Inc.	
	Total Assets	$20,570,485.34
ASHLAND	Ashland Ky. Federal Employees Credit Union, Inc.	
	Total Assets	$ 46,113.36
ASHLAND	Ashland Oil Employees Credit Union, Inc.	
	Total Assets	$22,361,019.00
ASHLAND	Ashland Power Company Employees Credit Union, Inc.	
	Total Assets	$ 53,769.68
ASHLAND	City Credit Union, Inc.	
	Total Assets	$ 206,427.00
ASHLAND	Kenesco Credit Union, Inc.	
	Total Assets	$ 892,263.00
ASHLAND	Namsco Credit Union, Inc.	
	Total Assets	$ 258,005.90
BARDSTOWN	St. Monica Credit Union, Inc.	
	Total Assets	$ 28,053.15
BENHAM	Benham Credit Union, Inc.	
	Total Assets	$ 1,303,297.00
BEREA	Berea Credit Union, Inc.	
	Total Assets	$ 445,109.10

BOWLING GREEN	B.G. — W.C. Hospital Credit Union, Inc.	
	Total Assets	$ 87,310.89
BOWLING GREEN	Eaton Employees of Kentucky Credit Union, Inc.	
	Total Assets	$ 2,412,731.72
BOWLING GREEN	Fruit of the Loom Credit Union, Inc.	
	Total Assets	$ 708,141.00
BOWLING GREEN	Western Kentucky University Credit Union, Inc.	
	Total Assets	$ 4,711,961.56
CAMPBELLSVILLE	Taylor Manufacturing Employees Credit Union, Inc.	
	Total Assets	$ 508,678.41
CARLISLE	Blue Grass Industries Credit Union, Inc.	
	Total Assets	$ 461,336.61
COVINGTON	Covington City Employees Credit Union, Inc.	
	Total Assets	$ 1,191,961.66
COVINGTON	Covington Ky. C&O Employees Credit Union, Inc.	
	Total Assets	$ 2,068,952.40
COVINGTON	Rajco Credit Union, Inc.	
	Total Assets	$ 506,353.50
COVINGTON	St. Augustine Credit Union, Inc.	
	Total Assets	$ 143,722.76
COVINGTON	St. John's Parish Credit Union, Inc.	
	Total Assets	$ 126,260.40
ELIZABETHTOWN	Coca-Cola Employees of Elizabethtown Credit Union, Inc.	
	Total Assets	$ 148,249.00
ERLANGER	St. Henry's Parish Credit Union, Inc.	
	Total Assets	$ 1,343,099.90
FANCY FARM	Fancy Farm Credit Union, Inc.	
	Total Assets	$ 2,433,443.79
FRANKFORT	Commonwealth Credit Union, Inc.	
	Total Assets	$36,031,605.17

FRANKFORT	Kentucky Employees Credit Union, Inc.	
	Total Assets	$ 7,468,351.00
FRANKFORT	Triangle Club Credit Union, Inc.	
	Total Assets	$ 1,530,709.46
FRANKFORT	Union Underwear Company Employees Credit Union, Inc.	
	Total Assets	$ 307,832.42
FULTON	Ferry Morse (Fulton) Credit Union, Inc.	
	Total Assets	$ 154,503.07
GREENVILLE	MCH Credit Union, Inc.	
	Total Assets	$ 121,956.45
LEXINGTON	Dixie Cup Credit Union, Inc.	
	Total Assets	$ 349,391.43
LEXINGTON	E. S. H. Credit Union, Inc.	
	Total Assets	$ 50,317.12
LEXINGTON	GTKY Employees Credit Union, Inc.	
	Total Assets	$ 5,091,613.35
LEXINGTON	Herald-Leader Employees Credit Union, Inc.	
	Total Assets	$ 1,641,235.17
LEXINGTON	KAWA Credit Union, Inc.	
	Total Assets	$ 321,354.00
LEXINGTON	Kentucky Conference Credit Union, Inc.	
	Total Assets	$ 130,486.66
LEXINGTON	Lexington-Blue Grass Federal Credit Union, Inc.	
	Total Assets	$ 5,109,894.79
LEXINGTON	Lexington Postal Credit Union, Inc.	
	Total Assets	$ 3,830,378.35
LEXINGTON	Metro Employees Credit Union, Inc.	
	Total Assets	$ 540,053.13
LEXINGTON	Mutual Credit Union, Inc.	
	Total Assets	$ 31,233.25
LEXINGTON	SEG Employees Credit Union, Inc.	
	Total Assets	$ 4,331,740.00

LEXINGTON	University of Kentucky Credit Union, Inc.	
	Total Assets	$ 7,575,420.54
LEXINGTON	VAMC Employees Credit Union, Inc.	
	Total Assets	$ 1,961,431.19
LOUISVILLE	AAF Employees Credit Union, Inc.	
	Total Assets	$ 689,679.24
LOUISVILLE	AMSCO Employees Credit Union, Inc.	
	Total Assets	$ 629,274.20
LOUISVILLE	Anaconda Industries Employees Credit Union, Inc.	
	Total Assets	$ 2,419,943.10
LOUISVILLE	B. C. B. S. Credit Union, Inc.	
	Total Assets	$ 2,445,226.00
LOUISVILLE	Blue Grass Credit Union, Inc.	
	Total Assets	$ 2,190,419.49
LOUISVILLE	Bourbon Credit Union, Inc.	
	Total Assets	$ 151,419.64
LOUISVILLE	Brown-Forman Employees Credit Union, Inc.	
	Total Assets	$ 1,702,378.00
LOUISVILLE	Cissell Credit Union, Inc.	
	Total Assets	$ 316,217.61
LOUISVILLE	C. Lee Cook Employees Credit Union, Inc.	
	Total Assets	$ 241,477.00
LOUISVILLE	Coca Cola Employees Credit Union, Inc.	
	Total Assets	$ 517,432.56
LOUISVILLE	Co-Lith-Co Credit Union, Inc.	
	Total Assets	$ 92,641.07
LOUISVILLE	Commonwealth Credit Union, Inc.	
	Total Assets	$ 1,100,455.45
LOUISVILLE	CONNA Employees Credit Union, Inc.	
	Total Assets	$ 406,011.38
LOUISVILLE	Corhart Employees Credit Union, Inc.	
	Total Assets	$ 521,979.77

LOUISVILLE	Courier Journal and Times Credit Union, Inc.	
	Total Assets	$ 5,768,906.27
LOUISVILLE	C & S Employees Credit Union, Inc.	
	Total Assets	$ 356,492.63
LOUISVILLE	CUE Credit Union, Inc.	
	Total Assets	$ 3,100,838.96
LOUISVILLE	Ehrler's Dairy Employees Credit Union, Inc.	
	Total Assets	$ 39,265.50
LOUISVILLE	Enro Shirt Company Employees Credit Union, Inc.	
	Total Assets	$ 696,008.31
LOUISVILLE	Gamble Brothers Employees Credit Union, Inc.	
	Total Assets	$ 182,863.00
LOUISVILLE	Hart Manufacturing Company Employees Credit Union, Inc.	
	Total Assets	$ 119,529.31
LOUISVILLE	Henry Vogt Employees Credit Union, Inc.	
	Total Assets	$ 1,207,727.40
LOUISVILLE	KACo Credit Union, Inc.	
	Total Assets	$ 381,969.04
LOUISVILLE	Kemba Louisville Credit Union, Inc.	
	Total Assets	$ 6,929,626.93
LOUISVILLE	Kentucky Central Credit Union, Inc.	
	Total Assets	$ 7,529,786.23
LOUISVILLE	Kentucky Chiropractic Credit Union, Inc.	
	Total Assets	$ 171,071.07
LOUISVILLE	Kitco Employees Credit Union, Inc.	
	Total Assets	$ 1,387,117.79
LOUISVILLE	Ky. Co. Chem. Employees Credit Union, Inc.	
	Total Assets	$ 103,873.40
LOUISVILLE	Lincoln Income Employees Credit Union, Inc.	
	Total Assets	$ 347,958.04

LOUISVILLE	Louisville District U.S. Engineer Employees Credit Union, Inc.	
	Total Assets	$ 1,640,205.00
LOUISVILLE	Louisville FCB Employees Credit Union, Inc.	
	Total Assets	$ 1,069,441.42
LOUISVILLE	Louisville Federal Credit Union, Inc.	
	Total Assets	$ 5,516,266.50
LOUISVILLE	Louisville Gas & Electric Co. Credit Union, Inc.	
	Total Assets	$ 4,540,264.00
LOUISVILLE	Louisville Naval Ordnance Plant Employees Credit Union, Inc.	
	Total Assets	$ 8,041,362.06
LOUISVILLE	Louisville Police Officers Credit Union, Inc.	
	Total Assets	$ 4,755,097.28
LOUISVILLE	Louisville Public Library Credit Union, Inc.	
	Total Assets	$ 62,416.95
LOUISVILLE	Mammoth Employees Credit Union, Inc.	
	Total Assets	$ 236,496.00
LOUISVILLE	Plow Sharers Credit Union, Inc.	
	Total Assets	$ 41,855.37
LOUISVILLE	Progress Credit Union, Inc.	
	Total Assets	$ 113,657.26
LOUISVILLE	Reliance Employees Credit Union, Inc.	
	Total Assets	$ 373,602.68
LOUISVILLE	Rural Cooperatives Credit Union, Inc.	
	Total Assets	$ 2,406,592.37
LOUISVILLE	Southern Star Employees Credit Union, Inc.	
	Total Assets	$ 2,853,009.93
LOUISVILLE	Standard Oil Company Employees Credit Union, Inc.	
	Total Assets	$ 391,645.24
LOUISVILLE	STANSANCO Credit Union, Inc.	
	Total Assets	$ 1,595,665.00

LOUISVILLE	Tarcana Credit Union, Inc.	
	Total Assets	$ 1,538,092.17
LOUISVILLE	Taylor Employees Credit Union, Inc.	
	Total Assets	$ 403,516.19
LOUISVILLE	University Credit Union, Inc.	
	Total Assets	$ 1,233,486.05
McQUADY	Breckinridge Teachers Credit Union, Inc.	
	Total Assets	$ 82,790.92
NEWPORT	Newport Police & Firemen Credit Union, Inc.	
	Total Assets	$ 170,083.78
NEWPORT	Newport Postal Credit Union, Inc.	
	Total Assets	$ 128,207.00
NEWPORT	Transit Credit Union, Inc.	
	Total Assets	$ 430,659.56
OWENSBORO	Texas Gas Employees Credit Union, Inc.	
	Total Assets	$ 3,049,038.00
PADUCAH	Lourdes Employees Credit Union, Inc.	
	Total Assets	$ 316,445.86
PADUCAH	Paducah City Employees Credit Union, Inc.	
	Total Assets	$ 817,442.00
PADUCAH	Postal Credit Union, Inc.	
	Total Assets	$ 472,232.07
PHILPOT	Knottsville Credit Union, Inc.	
	Total Assets	$ 312,761.99
WHITESBURG	Letcher County Teachers Credit Union, Inc.	
	Total Assets	$ 256,126.16
WHITESVILLE	Whitesville Community Credit Union, Inc.	
	Total Assets	$ 1,864,990.03

THIRTY-EIGHTH ANNUAL REPORT

of the

Industrial Loan Companies

of

Kentucky

Leonard B. Marshall, Jr.
Commissioner

Made by
The Commissioner of Banking and Securities
June 30, 1983

Paid for from state funds

COMMONWEALTH OF KENTUCKY

The Honorable John Y. Brown, Jr.
Governor of Kentucky
Frankfort, Kentucky

Dear Sir:

Complying with the law, I take the pleasure of submitting herewith the reports of condition of Industrial Loan Companies as of June 30, 1983.

Respectfully submitted,
Leonard B. Marshall, Jr.
Department of Banking

CONDENSED STATEMENT OF ALL INDUSTRIAL LOAN COMPANIES AS OF JUNE 30, 1983

ASSETS

Cash in Office	$	12,190.55
Balance in Banks		2,990,236.59
Industrial Loans		50,285,331.48
Other Loans		5,101,603.17
Conditional Sales Contracts		5,142,270.83
Real Estate		64,751.28
Furniture & Fixtures		125,538.96
Investments		216,000.00
Other Assets		5,120,825.27
Total Assets	$	69,058,748.13

LIABILITIES

Borrowed Money (Other Than Certificates of Investment)	$	20,336,018.44
Certificates of Investment		10,815,734.26
Reserve for Certificates of Investment		257,991.89
Reserve for Losses		1,248,911.56
Unearned Interest Charges		11,537,619.76
Other Liabilities		1,506,246.45
Capital Stock		6,110,277.05
Surplus & Undivided Profits		16,261,636.62
Current Earnings		984,312.10
Total Liabilities	$	69,058,748.13

COMPARATIVE STATEMENT OF RESOURCES OF THE INDUSTRIAL LOAN COMPANIES

June 29, 1946	$ 432,786.43
June 30, 1947	843,587.82
June 30, 1948	1,207,448.51
June 30, 1949	998,520,38
June 30, 1950	725,995.78
June 30, 1951	1,002,486.53
June 30, 1952	1,260,935.49
June 30, 1953	1,197,125.79
June 30, 1954	1,145,154.78
June 30, 1955	1,337,078.26
June 30, 1956	3,351,255.16
June 29, 1957	6,674,101.63
June 30, 1958	7,624,233.97
June 30, 1959	12,027,595.47
June 30, 1960	25,016,928.99
June 30, 1961	29,533,306.62
June 30, 1962	38,986,576.53
June 29, 1963	47,926,026.77
June 30, 1964	62,498,295.03
June 30, 1965	74,443,666.14
June 30, 1966	83,269,104.62
June 30, 1967	92,253,814.76
June 30, 1968	106,979,831.01
June 30, 1969	118,607,417.63
June 30, 1970	128,303,693.70
June 30, 1971	130,666,763.00
June 30, 1972	144,585,041.03
June 30, 1973	182,173,895.13
June 30, 1974	212,063,191.31
June 30, 1975	203,572,673.26
June 30, 1976	208,046,246.19
June 30, 1977	224,595,496.67
June 30, 1978	238,484,239.06
June 30, 1979	268,877,377.17
June 30, 1980	254,058,175.82
June 30, 1981	255,953,218.92
June 30, 1982	165,942,225.25
June 30, 1983	69,058,748.13

LIST OF INDUSTRIAL LOAN COMPANIES HOLDING CERTIFICATES IN THE STATE OF KENTUCKY

No. 176	Ashland Industrial Loan Company 1414 Winchester Avenue	Ashland
No. 222	Beneficial Industrial Loan Company of Kentucky 230 Sixteenth Street	Ashland
No. 14	Commercial Credit Corporation 2021 Thirteenth Street	Ashland
No. 437	Public Industrial Loan Company 1322 Winchester Avenue	Ashland
No. 347	Ashland Industrial Loan Company 102 Liberty Street	Barbourville
No. 15	Commerical Credit Corporation 529 State Street	Bowling Green
No. 50	Credithrift of America, Inc., No. 5 554 U.S. 31	Bowling Green
No. 423	Credithrift of America, Inc. No. 42 52 Main Street	Cadiz
No. 383	Credithrift of America, Inc. No. 41 113 West Main Street	Campbellsville
No. 351	Peoples Security Investment, Inc. U.S. 62 and 431	Central City
No. 60	Credithrift of America, Inc., No. 8 801 Maple Avenue	Danville
No. 323	Credithrift of America, Inc., No. 14 118 South Main Street	Dawson Springs
No. 196	Commercial Credit Corporation Helmwood Plaza Shopping Center	Elizabethtown
No. 51	Credithrift of America, Inc., No. 32 3211 Dixie Highway	Erlanger
No. 376	Household Loan & Investment Company of Kentucky 3159-A Dixie Highway - Erlanger Shopping Center	Erlanger
No. 370	Associates Financial Services Corporation of Boone County 7830 U.S. Highway 42	Florence

No. 515	Beneficial Industrial Loan Company of Kentucky Mall Road Square - Florence Mall Road	Florence
No. 528	B F S Industrial Plan, Inc. 7357 Burlington Pike	Florence
No. 439	Public Industrial Loan Company 7112 Dixie Highway	Florence
No. 492	Union Trust, Incorporated 7861 Dream Street	Florence
No. 52	Credithrift of America, Inc., No. 9 693 East Main Street	Frankfort
No. 325	Credithrift of America, Inc., No. 9 821 Louisville Road	Frankfort
No. 482	Peoples Security Investment, Inc. 727 North Main Street	Franklin
No. 61	Credithrift of America, Inc., No. 11 699 Happy Valley Road	Glasgow
No. 217	Grayson Industrial Loan 310 East Main Street	Grayson
No. 301	BarclaysAmerican/Financial of Kentucky, Inc. U.S. 421 By-Pass	Harlan
No. 17	Commercial Credit Corporation Highway 421, South	Harlan
No. 475	BarclaysAmerican/Financial of Kentucky, Inc. 1710 North Main Street	Hazard
No. 302	Commercial Credit Corporation 401 Memorial Drive	Hazard
No. 62	Credithrift of America, Inc., No. 12 Town and County Shopping Center	Hazard
No. 496	Beneficial Industrial Loan Company of Louisville 241 First Street	Henderson
No. 53	Credithrift of America, Inc., No. 7 223 South Second Street	Henderson
No. 352	Peoples Security Investment, Inc. East Gate Shopping Center - 1658 Second Street	Henderson

No. 440	Public Industrial Loan Company 105 North Main Street	Henderson
No. 445	Public Industrial Loan Company 2714 Alexandria Pike	Highland Heights
No. 54	Credithrift of America, Inc., No. 6 Skyline Shopping Center - Ft. Campbell Boulevard	Hopkinsville
No. 324	Credithrift of America, Inc., No. 6 1005 South Virginia Street	Hopkinsville
No. 322	Household Loan & Investment Company of Kentucky Pennyrile Mall - 4000 Ft. Campbell Boulevard	Hopkinsville
No. 353	Peoples Security Investment, Inc. 1313 South Virginia Street	Hopkinsville
No. 9	Associates Financial Services Corporation of Lexington 3101 Clays Mill Road	Lexington
No. 332	Beneficial Industrial Loan Company of Kentucky 2218 Nicholasville Road	Lexington
No. 55	Credithrift of America, Inc., No. 31 2530 Woodhill Drive	Lexington
No. 210	Credithrift of America, Inc., No. 31 275 Southland Drive	Lexington
No. 26	Fayette Finance Industrial Loan 132 North Limestone	Lexington
No. 307	General Finance Industrial Loan Company of Kentucky 33 Eastland Shopping Center	Lexington
No. 518	Household Loan and Investment Company of Kentucky Woodhill Circle Plaza - 1555 New Circle Road	Lexington
No.465	Kentucky Finance, Inc. 1265 North Broadway	Lexington
No. 92	Kentucky Industrial Credit Co., Inc. 135 North Limestone Street	Lexington
No. 95	Lexington Finance Industrial Plan Co. 110 West Short Street	Lexington
No. 489	Shelter Financial Services, Inc. 2433 Regnecy Road	Lexington

No. 319	Union Trust, Inc. 1701 South Limestone	Lexington
No. 293	Ashland Industrial Loan Company 111 North Main Street	London
No. 10	Associates Financial Services Corporation of Louisville 2241 Hikes Lane	Louisville
No. 288	BarclaysAmerican/Financial of Kentucky, Inc. 5622 Preston Highway	Louisville
No. 490	BarclaysAmerican/Financial of Kentucky, Inc. Breckinridge Shopping Center - Breckinridge Lane	Louisville
No. 333	Beneficial Industrial Loan Company of Kentucky 8514 Preston Highway	Louisville
No. 56	Credithrift of America Corporation 7305 South Preston Highway	Louisville
No. 161	Credithrift of America Corporation 2602 South Preston Street	Louisville
No. 433	Credithrift of America Corporation 3904 Bardstown Road	Louisville
No. 187	Empire Industrial Plan 407 Central Avenue	Louisville
No. 30	FinanceAmerica Loan and Investment Company 1250 Bardstown Road - Mid-City Mall	Louisville
No. 503	FinanceAmerica Loan and Investment Company 7919 Prestion Highway	Louisville
No. 505	Firstmark Industrial Loan Corporation 4300 Outer Loop	Louisville
No. 506	Firstmark Industrial Loan Corporation 4500 Dixie Highway	Louisville
No. 509	Freedom Industrial Finance Company 8406 Preston Highway	Louisville
No. 314	General Finance Industrial Loan Company of Kentucky 4439 Cane Run Road	Louisville
No. 44	Household Loan & Investment Company of Kentucky 5300 Dixie Highway	Louisville

No. 238	Household Loan & Investment Company of Kentucky Gardiner Lane Shopping Center	Louisville
No. 216	Public Industrial Loan Company 4761 Dixie Highway	Louisville
No. 143	Public Industrial Loan Company 7910 Preston Highway	Louisville
No. 313	Security Pacific Finance Money Center, Inc. 5107 Preston Highway	Louisville
No. 104	USLIFE Industrial Credit Corporation 319 South Third Street	Louisville
No. 131	Union Trust, Inc. 100 West Liberty Street	Louisville
No. 388	Union Trust, Inc. 3929 Bardstown Road	Louisville
No. 215	Commercial Credit Corporation 552 East Center Street	Madisonville
No. 64	Credithrift of America, Inc., No. 14 755 East Center Street	Madisonville
No. 460	Credithrift of America, Inc., No. 14 1739 South Main Street	Madisonville
No. 354	Peoples Security Investment, Inc. 108 Madison Square Shopping Center	Madisonville
No. 535	Fidelity Credit Plan, Inc. 118 South Sixth Street	Mayfield
No. 498	Beneficial Industrial Loan Company of Kentucky 123 Flemingsburg Road	Morehead
No. 65	Credithrift of America, Inc., No. 15 205 East Main Street	Morganfield
No. 431	Beneficial Industrial Loan Company of Kentucky Highway 41A - Between Gates 4 & 5	Oak Grove
No. 290	BarclaysAmerican/Financial of Kentucky, Inc. 201 West Second Street	Owensboro
No. 499	Beneficial Industrial Loan Company of Kentucky 525 Frederica Street	Owensboro

No. 58	Credithrift of America, Inc., No. 3 328 Frederica Street	Owensboro
No. 430	General Finance Industrial Loan Company of Kentucky 503 East Eighteenth Street	Owensboro
No. 355	Peoples Security Investment, Inc. 211 West Second Street	Owensboro
No. 291	BarclaysAmerican/Financial of Kentucky, Inc. 405 Broadway	Paducah
No. 20	Commercial Credit Corporation 923 Kentucky Avenue	Paducah
No. 59	Credithrift of America, Inc., No. 17 626 Broadway	Paducah
No. 536	Fidelity Credit Plan, Inc. 934 Broadway	Paducah
No. 356	Peoples Security Investment, Inc. 1611 Kentucky Avenue	Paducah
No. 207	Public Industrial Loan Company 117 North Fourth Street	Paducah
No. 66	Credithrift of America, Inc., No. 16 613 Main Street	Paris
No. 450	Security Pacific Finance Corp. of Kentucky 106 Weddington Plaza	Pikeville
No. 412	Security Pacific Finance Corp. of Kentucky 38 North Lake Drive	Prestonsburg
No. 67	Credithrift of America, Inc., No. 18 118 West Market Street	Princeton
No. 538	Fidelity Credit Plan, Inc. 1029 W. Main Street	Princeton
No. 68	Credithrift of America, Inc., No. 10 Outer Westerfield Drive	Providence
No. 435	AVCO Financial Services of Kentucky, Inc. 593 Knox Boulevard	Radcliff
No. 491	Beneficial Industrial Loan Company of Kentucky 728 Knox Boulevard	Radcliff

No. 219	Household Loan and Investment of Ft. Knox 881 North Dixie Boulevard	Radcliff
No. 235	Credithrift of America, Inc., No. 27 120 Big Hill Avenue	Richmond
No. 336	Investors Credit Corporation, Inc. 101 North Church Street	Sebree
No. 181	Credithrift of America, Inc., No. 34 5131 Dixie Highway	Shively
No. 300	BarclaysAmerican/Financial of Kentucky, Inc. 605 Highway 27, South	Somerset
No. 494	Beneficial Industrial Loan Company of Kentucky 131 South Main Street	Somerset
No. 273	Ashland Industrial Loan Company U.S. Highway 119	South Williamson
No. 432	Farmers Industrial Loan Company 1317 North Main Street	Sturgis
No. 243	Credithrift of America, Inc., No. 28 66 North Main Street	Winchester

LIST OF STATE CHARTERED INDUSTRIAL LOAN COMPANIES

ASHLAND	Ashland Industrial Loan Company Total Assets	$ 884,874.32
FLORENCE	BFS Industrial Plan, Inc. Total Assets	$ 1,306,474.00
GRAYSON	Grayson Industrial Loan Total Assets	$ 353,410.81
HENDERSON	USLIFE Industrial Credit Corporation Total Assets	$ 1,251,639.38
LEXINGTON	Fayette Finance Industrial Loan Company Total Assets	$ 236,795.00
LEXINGTON	Kentucky Finance Co., Inc. Total Assets	$ 3,767.54
LEXINGTON	Kentucky Industrial Credit Company, Inc. Total Assets	$ 200,098.56
LEXINGTON	Lexington Finance Industrial Plan Co. Total Assets	$ 618,275.01
LEXINGTON	Shelter Financial Services, Inc. Total Assets	$ 1,182,375.00
LOUISVILLE	Associates Financial Services Corporation Total Assets	$ 3,432,283.35
LOUISVILLE	Avco Financial Services of Kentucky, Inc. Total Assets	$ 1,291,278.73
LOUISVILLE	BarclaysAmerican/Credit, Inc. Total Assets	$ 3,149,320.00
LOUISVILLE	Beneficial Industrial Loan Company of Kentucky Total Assets	$ 2,959,006.00
LOUISVILLE	Commercial Credit Corporation Total Assets	$ 9,196,221.26
LOUISVILLE	Credithrift of America Corporation Total Assets	$ 11,483,501.98
LOUISVILLE	Empire Industrial Plan Total Assets	$ 88,207.99

LOUISVILLE	FinanceAmerica Loan and Investment Company Total Assets	$ 2,517,059.08
LOUISVILLE	Firstmark Industrial Loan Corporation Total Assets	$ 523,729.22
LOUISVILLE	Ford Motor Credit Company Total Assets	$ 367,402.00
LOUISVILLE	General Finance Industrial Loan Company of Kentucky Total Assets	$ 1,140,028.85
LOUISVILLE	Household Loan and Investment Company of Kentucky Total Assets	$ 2,839,734.00
LOUISVILLE	Public Industrial Loan Company Total Assets	$ 1,057,394.36
LOUISVILLE	Union, Trust, Inc. Total Assets	$ 20,698,221.18
MADISONVILLE	Peoples Security Investment, Inc. Total Assets	$ 525,894.08
PADUCAH	Fidelity Credit Plan, Inc. Total Assets	$ 336,983.18
PRESTONSBURG	Security Pacific Finance Corporation Total Assets	$ 945,803.00
SEBREE	Investors Credit Corporation, Inc. Total Assets	$ 52,391.25
STURGIS	Farmers Industrial Loan Co. Total Assets	$ 146,579.00

SIXTY-FIFTH ANNUAL REPORT

of the

SAVINGS & LOAN ASSOCIATIONS

Leonard B. Marshall, Jr., Commissioner

Prepared Under the Direction of

DEPARTMENT OF BANKING AND SECURITIES
Frankfort, Kentucky
December 31, 1982

COMMONWEALTH OF KENTUCKY
Department of Banking and Securities
Frankfort, Kentucky — December 31, 1982

The Honorable John Y. Brown, Jr.
Governor of Kentucky
Frankfort, Kentucky

Sir:

Complying with the law I take pleasure in submitting herewith the report of condition of the 7 savings and loan associations operating and doing business under the laws of the Commonwealth of Kentucky.

Respectfully submitted,
Leonard B. Marshall, Jr., Commissioner
Department of Banking and Securities

MERGERS

Florence Building and Loan Association, Florence, Kentucky
merger with
Lincoln Federal Savings and Loan Association of Louisville, Louisville, Kentucky
April 15, 1983

SAVINGS AND LOAN ASSOCIATIONS LIQUIDATED
VOLUNTARY LIQUIDATION

St. Matthews Building and Loan Association
St. Matthews, Kentucky
June 7, 1983

CONDENSED STATEMENT OF SAVINGS AND LOAN ASSOCIATIONS AS OF DECEMBER 31, 1982

ASSETS

Cash on Hand	$ 3,881,352.00
Mortgage Loans	84,890,433.00
Pass Book Loans	929,964.00
Bonds	1,248,370.00
Other Securities	5,786,306.00
Office Building	983,990.00
Furniture and Fixtures	128,848.00
Real Estate	647,536.00
Other Assets	2,312,283.00
Total	$100,809,082.00

LIABILITIES

Paid-up Stock	$ 92,444,423.00
Dividends Unpaid	412,159.00
Borrowed Money	1,319,000.00
Undivided Profits	1,672,567.00
Surplus	212,164.00
Reserves	3,583,612.00
Contingent Fund	63,578.00
Other Liabilities	1,101,579.00
Total	$100,809,082.00

COMPARATIVE STATEMENT OF RESOURCES OF THE SAVINGS AND LOAN ASSOCIATIONS SINCE COMING UNDER THE HEAD OF THE DEPARTMENT OF BANKING

December 31, 1918	$ 26,600,601.07
December 31, 1919	31,097,839.16
December 31, 1920	35,595,076.35
December 31, 1921	40,092,313.55
December 31, 1922	42,428,750.13
December 31, 1923	55,196,457.08
December 31, 1924	64,192,657.83
December 31, 1925	74,704,132.66
December 31, 1926	85,509,916.25
December 31, 1927	97,438,412.34
December 31, 1928	110,805,706.01
December 31, 1929	118,928,259.06
December 31, 1930	121,821,567.69
December 31, 1931	118,475,593.51
December 31, 1932	110,937,464.85
December 31, 1933	106,004,053.60
December 31, 1934	80,808,940.07
December 31, 1935	66,128,626.47
December 31, 1936	58,937,366.09
December 31, 1937	53,739,582.98
December 31, 1938	52,715,924.93
December 31, 1939	51,754,060.76
December 31, 1940	49,921,541.93
December 31, 1941	48,836,730.42
December 31, 1942	39,430,777.87
December 31, 1943	40,475,801.30
December 31, 1944	43,265,236.26
December 31, 1945	47,471,370.60
December 31, 1946	53,404,092.66
December 31, 1947	57,770,413.82
December 31, 1948	63,844,167.35
December 31, 1949	66,520,703.25
December 31, 1950	73,926,195.06
December 31, 1951	82,751,058.02
December 31, 1952	93,738,468.49
December 31, 1953	108,578,525.96
December 31, 1954	123,945,022.64
December 31, 1955	139,393,039.63
December 31, 1956	151,597,904.06
December 31, 1957	165,103,961.16
December 31, 1958	181,803,128.46
December 31, 1959	198,212,752.30
December 31, 1960	215,837,742.01
December 31, 1961	241,062,333.22
December 31, 1962	260,131,164.86
December 31, 1963	284,114,822.27
December 31, 1964	314,438,284.69

COMPARATIVE STATEMENT OF RESOURCES OF THE SAVINGS AND LOAN ASSOCIATIONS SINCE COMING UNDER THE HEAD OF THE DEPARTMENT OF BANKING
(Continued)

December 31, 1965	338,178,768.95
December 31, 1966	269,507,942.43
December 31, 1967	280,615,506.37
December 31, 1968	197,652,827.97
December 31, 1969	191,596,629.53
December 31, 1970	198,939,497.00
December 31, 1971	225,744,094.67
December 31, 1972	188,438,187.69
December 31, 1973	173,907,134.39
December 31, 1974	176,689,094.61
December 31, 1975	184,436,739.79
December 31, 1976	158,264,605.01
December 31, 1977	156,250,413.49
December 31, 1978	147,466,827.17
December 31, 1979	144,532,841.65
December 31, 1980	116,237,189.37
December 31, 1981	100,783,211.00
December 31, 1982	100,809,082.00

LIST OF STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS

BENTON	Valley Building and Loan Association Total Assets	$14,419,222.00
COVINGTON	Burnett Building and Loan Association Total Assets	7,217,167.00
FLORENCE	Florence Building and Loan Association, Inc. Total Assets	5,037,844.00
FORT THOMAS	Fort Thomas Building and Loan Association Total Assets	36,618,792.00
LEBANON	Marion County Savings and Loan Association Total Assets	7,783,440.00
LUDLOW	The Home Building Association Total Assets	8,086,146.00
MADISONVILLE	Madisonville Building and Loan Association Total Assets	21,646,471.00

ANNUAL REPORT

OF THE CONDITION OF

LICENSED CONSUMER LOAN COMPANIES

AT THE CLOSE OF BUSINESS ON

DECEMBER 31, 1982

Prepared Under the Direction of
DEPARTMENT OF BANKING AND SECURITIES
Leonard B. Marshall, Jr.
Commissioner

Paid for from state funds

To His Excellency, John Y. Brown, Jr.
Governor of the Commonwealth of Kentucky
Frankfort, Kentucky

Honorable Sir:

In compliance with Section 12.110 of the Kentucky Revised Statutes, we submit our analysis and recapitulation of the annual report made to this Department by the 309 Licensed Consumer Loan Companies in this State as of the close of business December 31, 1982.

Respectfully,
Leonard B. Marshall, Jr.
Commissioner
Department of Banking and Securities

SCHEDULE A

LIST OF LICENSED CONSUMER LOAN COMPANIES IN THE STATE OF KENTUCKY

No. 334 Clinton Loan Company, Inc.
100 North Washington Street ..... Albany

No. 295 Ashland Finance Company
1414 Winchester Avenue ..... Ashland

No. 83 Beneficial Finance Co. of Kentucky
230 Sixteenth Street ..... Ashland

No. 920 Commercial Credit Loans, Inc.
2021 Thirteenth Street ..... Ashland

No. 282 Kentucky Finance Company, Inc. of Ashland, Ky.
1900 Winchester Avenue ..... Ashland

No. 960 Norwest Financial Kentucky, Inc.
341 Fourteenth Street ..... Ashland

No. 81 Public Finance Corporation
1322 Winchester Avenue ..... Ashland

No. 739 Ashland Finance Company of Kentucky
102 Liberty Street ..... Barbourville

No. 957 Central Financial Services, Inc.
103 Liberty Street ..... Barbourville

No. 210 Bardstown Finance Company, Inc.
96 Court Square ..... Bardstown

No. 653 Kentucky Finance Co., Inc., Bardstown, Ky.
110 North Third Street ..... Bardstown

No. 533 Lincoln Finance Company of Hartford, Inc.
216 Main Street ..... Beaver Dam

No. 658 Kentucky Finance Co., Berea, Ky.
113 Clay Drive ..... Berea

No. 906 Commercial Credit Loans, Inc.
529 State Street ..... Bowling Green

No. 33 Credithrift of America, Inc.
554 U.S. 31 ..... Bowling Green

No. 894 ITT Thorp Corporation, d/b/a
Thorp Credit Inc. of Kentucky
410 U.S. 31-W By-Pass ..... Bowling Green

No. 220 Kentucky Finance Company, Inc.
916 State Street ..... Bowling Green

No. 961 Norwest Financial Kentucky, Inc.
Fairview Plaza ..... Bowling Green

No. 855 Pioneer Credit Company
842 U.S. 31-W By-Pass ..... Bowling Green

No. 821 Surety Finance, Inc.
1562 31-W By-Pass ..... Bowling Green

No. 711 Kentucky Finance Co., Inc., Burkesville, Ky.
Public Square ..... Burkesville

No. 618 Credithrift of America, Inc., No. 20
52 Main Street ..... Cadiz

No. 764 Credithrift of America, Inc.
113 West Main Street ..... Campbellsville

No. 918 Kentucky Finance Co., Inc., Carrollton, Ky.
521 Highland Avenue ..... Carrollton

No. 130 Term Finance Company, Inc.
139 Fifth Street ..... Carrollton

No. 336 Kentucky Finance Co., Inc., Central City, Ky.
119 Broad Street ..... Central City

No. 755 Peoples Security Finance Co., Inc.
U.S. 62 and 431 ..... Central City

No. 848 Charter Finance Company
111 West Clay Street ..... Clinton

No. 317 Peoples Loan Company, Inc.
109 Campbellsville Street ..... Columbia

No. 387 Capital Finance Co., Inc., Corbin, Ky.
Trademart Shopping Center ..... Corbin

No. 107 Kentucky Finance Company, Inc., Corbin, Ky.
217 South Main Street ..... Corbin

No. 805 Highland Security Co., Inc.
3703 Winston Avenue ..... Covington

No. 399 Kentucky Finance Co., Inc., Cumberland, Ky.
411 Main Street ..... Cumberland

No. 657 Kentucky Finance Co., Inc., Cynthiana, Ky.
46 East Pike Street ..... Cynthiana

No. 424 Capital Finance Co., Inc., Danville, Ky.
330 West Main Street ..... Danville

No. 47 Credithrift of America, Inc.
801 Maple Avenue ..... Danville

No. 148 Kentucky Finance Co., Inc., Danville, Ky.
332 West Main Street ..... Danville

No. 725 Credithrift of America, No. 20
118 South Main Street ..... Dawson Springs

No. 628 C.I.T. Financial Services, Inc. of Kentucky
Elizabethtown Plaza Shopping Center
Sycamore Street ..... Elizabethtown

No. 907 Commercial Credit Loans, Inc.
Helmwood Plaza Shopping Center ..... Elizabethtown

No. 368 Kentucky Finance Company, Inc., Elizabethtown, Ky.
#4, Governor's Square Center ..... Elizabethtown

No. 366 Kentucky Finance Co., Inc., No. 2, Elizabethtown, Ky.
1815 North Dixie ..... Elizabethtown

No. 71 Lincoln Loan Company
25 Public Square ..... Elizabethtown

No. 374 Kentucky Finance Co., Inc., Eminence, Ky.
129 North Main Street ..... Eminence

No. 509 Credithrift of America, Inc.
3211 Dixie Highway ..... Erlanger

No. 786 Household Finance Corporation
3159 "A" Dixie Highway
Erlanger Shopping Center ..... Erlanger

No. 522 Reliable Finance Company of Kentucky
4115 Dixie Highway ..... Erlanger

No. 840 Kentucky Finance Co., Inc., Flemingsburg, Ky.
106 East Water Street ..... Flemingsburg

No. 941 Aetna Finance Company
d/b/a Thorp Credit Inc. of Kentucky
8126 Mall Road ..... Florence

No. 781 Associates Financial Services Company of Kentucky, Inc.
7830 U.S. Highway 42 ..... Florence

No. 888 Beneficial Finance Co. of Kentucky
Mall Road Square — Florence Mall Road ..... Florence

No 939 B F C Financial Plan
8121 Highway 42 ..... Florence

No. 940 Boone Financial Service
7357 Burlington Pike ..... Florence

No. 898 C.I.T. Financial Services, Inc.
8205 U.S. 42 ..... Florence

No. 851 Norwest Financial Kentucky, Inc.
7103 Dixie Highway ..... Florence

No. 568 Public Finance Corporation
7112 Dixie Highway ..... Florence

No. 948 Union Trust Incorporated
7861 Dream Street ..... Florence

No. 926 ITT Thorp Corporation, d/b/a
Thorp Credit Inc. of Kentucky
20 North Grand Avenue ..... Fort Thomas

No. 958 Fidelity Financial Services, Inc.
1717 Dixie Highway ..... Fort Wright

No. 360 Credithrift of America, Inc., No. 22
693 East Main Street ..... Frankfort

No. 51 Credithrift of America, Inc.
821 Louisville Road ..... Frankfort

No. 186 Kentucky Finance Co., Inc., Frankfort, Ky.
Eastwood Shopping Center ..... Frankfort

No. 96 Kentucky Finance Co., Inc., No. 2, Frankfort, Ky.
302 St. Clair Street ..... Frankfort

No. 841 Kentucky Finance Co., Inc., Franklin, Ky.
101 West Cedar Street ..... Franklin

No. 854 Peoples Security Finance Company, Inc.
727 North Main Street ..... Franklin

No. 222 Kentucky Finance Co., Inc., Georgetown, Ky.
115 North Broadway ..... Georgetown

No. 43 Credithrift of America, Inc.
699 Happy Valley Road ..... Glasgow

No. 769 Crown Finance, Inc.
213 West Washington Street ..... Glasgow

No. 640 Highland Finance, Inc.
320 Green Acres Drive ..... Glasgow

No. 237 Kentucky Finance Co., Inc., Glasgow, Ky.
305 Happy Valley Road ..... Glasgow

No. 932 Grayson Credit Corp.
310 East Main Street ..... Grayson

No. 778 Graham Finance Company
Public Square ..... Greensburg

No. 214 Lincoln Finance Company, Inc.
Public Square ..... Greensburg

No. 164 Greenville Loan Co., Inc.
116 Court Street ..... Greenville

No. 604 Breckinridge Loan, Inc.
Hook Office Building — U.S. Highway 60 ..... Hardinsburg

No. 933 BarclaysAmerican/Financial, Inc.
U.S. 421 By-Pass ..... Harlan

No. 922 Commerical Credit Loans, Inc.
Highway 421, South ..... Harlan

No. 572 Empire Finance Company of Lexington, Inc.
d/b/a Empire Finance Company of Harlan
112 North First Street ..... Harlan

No. 350 Kentucky Finance Co., Inc., Harlan, Ky.
105 North Main Street ..... Harlan

No. 842 Kentucky Finance Co., Inc., Harrodsburg, Ky.
128 South Main Street ..... Harrodsburg

No. 880 Charter Finance Company
125 Center Street ..... Hartford

No. 934 BarclaysAmerican/Financial, Inc.
1701 N. Main Street ..... Hazard

No. 923 Commercial Credit Loans, Inc.
401 Memorial Drive ..... Hazard

No. 58 Credithrift of America, Inc.
Town & Country Shopping Center ..... Hazard

No. 386 Kentucky Finance Co., Inc., Hazard, Ky.
Wells Building — Morgan Street ..... Hazard

No. 884 Kentucky Finance Co., Inc., No. 2, Hazard, Ky.
Main Street ..... Hazard

No. 866 Beneficial Finance Co. of Kentucky
241 First Street ..... Henderson

No. 14 Credithrift of America, Inc.
223 Second Street ..... Henderson

No. 145 Kentucky Finance Co., Inc., Henderson, Ky.
Corner Second and Main Streets ..... Henderson

No. 756 Peoples Security Finance Company, Inc.
East Gate Shopping Center — 1658 Second Street ..... Henderson

No. 226 Public Finance Corporation
105 North Main Street ..... Henderson

No. 69 Public Finance Corporation
2714 Alexandria Pike ..... Highland Heights

No. 895 Kentucky Finance Co., Inc., Hindman, Ky.
Main Street ..... Hindman

No. 309 Acme-Good Will Finance
207 East Ninth Street ..... Hopkinsville

No. 32 Credithrift of America, Inc.
1005 South Virginia ..... Hopkinsville

No. 591 Credithrift of America, Inc.
Skyline Shopping Center — Ft. Campbell Blvd. ..... Hopkinsville

No. 936 Equity Credit Corporation
d/b/a Fidelity Credit of Hopkinsville
2520 Ft. Campbell Blvd. ..... Hopkinsville

No. 738 Heights Finance Corporation
Skyline Shopping Center — Ft. Campbell Blvd. ..... Hopkinsville

No. 719 Household Finance Corporation
Pennyrile Mall — 4000 Ft. Campbell Blvd. ..... Hopkinsville

No. 221 Kentucky Finance Co., Inc., Hopkinsville, Ky.
201 East Ninth Street ..... Hopkinsville

No. 395 Kentucky Finance Co., Inc., No. 2, Hopkinsville, Ky.
2210 Ft. Campbell Boulevard ..... Hopkinsville

No. 962 Norwest Financial Kentucky, Inc.
706 South Main Street ..... Hopkinsville

No. 757 Peoples Security Finance Company, Inc.
1313 South Virginia Street ..... Hopkinsville

No. 843 Kentucky Finance Co., Inc., Horse Cave, Ky.
119 Water Street ..... Horse Cave

No. 816 Term Finance Company
215 East Main Street ..... Horse Cave

No. 109 Eagle Finance Corporation
218 North Main Street ..... Irvine

No. 896 Empire Finance Company of Irvine, Inc.
412 River Road ..... Irvine

No. 929 Kentucky Finance Co., Inc., Irvine, Kentucky
723 River Drive ..... Irvine

No. 235 Jackson Finance Company
1118 Main Street ..... Jackson

No. 215 City Loan Company
79 Public Square ..... Lancaster

No. 398 Lancaster Loan Company
104 Stanford Street ..... Lancaster

No. 304 Kentucky Finance Co., Inc., Lebanon, Ky.
153 West Main Street ..... Lebanon

No. 409 Kentucky Finance Co., Inc., Leitchfield, Ky.
42 Public Square ..... Leitchfield

No. 268 Associates Consumer Finance Company
3101 Clays Mill Road ..... Lexington

No. 953 BarclaysAmerican/Financial, Inc.
2679 Regency Road ..... Lexington

No. 75 Beneficial Finance Co. of Kentucky
2218 Nicholasville Road ..... Lexington

No. 381 Blue Grass Finance Co. of Lexington, Ky., Inc.
110 North Limestone ..... Lexington

No. 629 C.I.T. Financial Services, Inc. of Kentucky
235 Southland Drive ..... Lexington

No. 845 Community Finance Co., Inc.
425 Southland Drive ..... Lexington

No. 636 Credithrift of America, Inc.
275 Southland Drive ..... Lexington

No. 674 Credithrift of America, Inc., No. 30
2350 Woodhill Drive ..... Lexington

No. 686 Fayette Finance Co., Inc.
132 North Limestone ..... Lexington

No. 959 FinanceAmerica Credit Corporation
350 Elaine Drive — Suite 205 ..... Lexington

No. 498 First Finance Company
107 West Short Street ..... Lexington

No. 946 First Union Financial
851 Corporate Center ..... Lexington

No. 461 General Finance Loan Company of Lexington
33 Eastland Shopping Center ..... Lexington

No. 904 Heights Finance Corporation
154 Burt Road ..... Lexington

No. 897 Household Finance Corporation
Woodhill Circle Plaza
1555 New Circle Road ..... Lexington

No. 293 ITT Thorp Corporation, d/b/a
Thorp Credit Inc. of Kentucky
1200 South Broadway ..... Lexington

No. 26 Kentucky Finance Co., Inc., No. 4
1265 North Broadway ..... Lexington

No. 90 Kentucky Finance Co., Inc., of Lexington, Ky.
Short and Cheapside ..... Lexington

No. 423 Kentucky Finance Co., Inc., No. 2, Lexington, Ky.
415 Southland Drive ..... Lexington

No. 639 Kentucky Finance Co., Inc., No. 2, Lexington, Ky.
1020 Eastland Shopping Center ..... Lexington

No. 25 Lexington Finance Company, Inc.
110 West Short Street ..... Lexington

No. 963 Norwest Financial Kentucky, Inc.
500 New Circle Road ..... Lexington

No. 955 Shelter Financial Services, Inc.
2433 Regency Road ..... Lexington

No. 949 Union Trust, Incorporated
1701 South Limestone ..... Lexington

No. 942 World Insurance Service Corporation
d/b/a Fairway Finance of Lexington
153 Patchen Drive — Suite 54 ..... Lexington

No. 446 Liberty Loan and Finance Company, Inc.
Town House Building — Hustonville Street ..... Liberty

No. 475 Ashland Finance Co. of Kentucky
111 North Main Street ..... London

No. 534 Empire Finance Company of London, Inc.
107 West Fifth Street ..... London

No. 846 Kentucky Finance Co., Inc., London, Ky.
215 South Main Street ..... London

No. 335 Kentucky Finance Co., Inc., Louisa, Ky.
Main Cross and Madison ..... Louisa

No. 162 Associates Financial Services of Kentucky, Inc.
2241 Hikes Lane ..... Louisville

No. 954 AVCO Financial Services Two, Inc.
901 DuPont Road ..... Louisville

No. 665 BarclaysAmerican/Financial, Inc.
5622 Preston Highway ..... Louisville

No. 864 BarclaysAmerican/Financial, Inc.
Breckinridge Plaza Shopping Center
Breckinridge Lane ..... Louisville

No. 234 Beneficial Finance Co. of Kentucky
8514 Preston Highway ..... Louisville

No. 154 Century Finance Company of Kentucky
4309 Naomi Drive ..... Louisville

No. 521 C.I.T. Financial Services, Inc. of Kentucky
4006 Dutchmans Lane ..... Louisville

No. 785 Consumers Finance Company, Inc.
3467½ Taylor Boulevard ..... Louisville

No. 326 Credithrift of America, Inc., No. 21
2602 Preston Street ..... Louisville

No. 726 Credithrift of America, Inc.
7305 South Preston Highway ..... Louisville

No. 812 Credithrift of America, Inc., No. 21
3904 Bardstown Road ..... Louisville

No. 433 Empire Finance Company of Louisville
407 Central Avenue ..... Louisville

No. 937 Fidelity Financial Services, Inc.
2326 S. Preston Street ..... Louisville

No 938 Fidelity Financial Services, Inc.
200 High Rise Drive ..... Louisville

No. 391 FinanceAmerica Corporation
1250 Bardstown Road — Mid-City Mall ..... Louisville

No. 878 FinanceAmerica Corporation
7919 Preston Highway ..... Louisville

No. 872 Firstmark Financial Corporation of Kentucky
4300 Outer Loop ..... Louisville

No. 873 Firstmark Financial Corporation of Kentucky
4500 Dixie Highway ..... Louisville

No. 945 First Union Financial
10100 Linn Station — Suite 409 ..... Louisville

No. 110 General Finance Loan Co. of Jefferson County
4439 Cane Run Road ..... Louisville

No. 285 Household Finance Corporation
5300 Dixie Highway — Pleasure Ridge ..... Louisville

No. 610 Household Finance Corporation
3001½ Bardstown Road ..... Louisville

No. 927 ITT Thorp Corporation, d/b/a
Thorp Credit, Inc.
211 Executive Park ..... Louisville

No. 852 ITT Thorp Corporation, d/b/a
Thorp Credit Inc. of Kentucky
3067 Breckinridge Lane ..... Louisville

No. 95 Kentucky Finance Co., Inc., No. 2, Louisville, Ky.
614 West Broadway ..... Louisville

No. 150 Kentucky Finance Co., Inc., No. 3, Louisville, Ky.
7100-C-2 Preston Highway ..... Louisville

No. 883 Mellon Financial Services Corporation
8406 Preston Highway ..... Louisville

No.956 The Money Store/Kentucky, Inc.
3910 DuPont Square ..... Louisville

No. 35 Norwest Financial Kentucky, Inc.
3411 Bardstown Road ..... Louisville

No. 229 Norwest Financial Kentucky, Inc.
7204 Dixie Highway ..... Louisville

No. 377 Public Finance Corporation
4761 Dixie Highway ..... Louisville

No. 190 Public Finance Corporation
7910 Preston Highway ..... Louisville

No. 693 Security Pacific Finance Corp. of Kentucky
5107 Preston Highway ..... Louisville

No. 372 SunAmerica Financial Corporation
4010 DuPont Circle ..... Louisville

No. 952 Union Trust, Incorporated
100 West Liberty Street ..... Louisville

No. 950 Union Trust, Incorporated
3929 Bardstown Road ..... Louisville

No. 951 United Credit Corp.
5330A South Third Street ..... Louisville

No. 411 USLIFE Credit Corporation
319 South Third Street ..... Louisville

No. 915 Commercial Credit Loans, Inc.
552 East Center Street ..... Madisonville

No. 137 Commonwealth Finance Co., Inc., Madisonville, Ky.
728 South Main Street ..... Madisonville

No. 832 Credithrift of America, Inc.
1739 South Main Street ..... Madisonville

No. 48 Credithrift of America, Inc.
755 East Center Street ..... Madisonville

No. 811 Empire Finance Company of Madisonville, Inc.
57 South Main Street ..... Madisonville

No. 947 Fidelity Credit of Madisonville, Inc.
Martin Mall — Thornberry Drive ..... Madisonville

No. 209 Kentucky Finance Co., Inc., of Madisonville
40 South Main Street ..... Madisonville

No. 758 Peoples Security Finance Company, Inc.
108 Madison Square Shopping Center ..... Madisonville

No. 875 Kentucky Finance Co., Inc., Manchester, Ky.
Town Square ..... Manchester

No. 375 Manchester Finance Company
309 Bridge Street ..... Manchester

No. 494 Kentucky Finance Co., Inc., Marion, Ky.
108 South Main Street ..... Marion

No. 799 Kentucky Finance of Mayfield, Inc.
123 West Broadway ..... Mayfield

No. 910 Fidelity Credit Corporation
118 South Sixth Street ..... Mayfield

No. 486 Empire Finance Company of Lexington, Inc.
d/b/a Empire Finance Company of Maysville
7 East Second Street ..... Maysville

No. 118 Kentucky Finance Co., Inc., Maysville, Ky.
13 East Second Street ..... Maysville

No. 346 Capital Finance Co., Inc. of Middlesboro, Ky.
22 Village Square Shopping Center ..... Middlesboro

No. 809 Kentucky Finance Co., Inc., Middlesboro, Ky.
1904 Cumberland Avenue ..... Middlesboro

No. 892 Finance One of Kentucky, Inc.
11406 Shelbyville Road ..... Middletown

No. 890 Empire Finance Company of Monticello, Inc.
Town and Country Plaza ..... Monticello

No. 294 Peoples Loan Company
143 South Main Street ..... Monticello

No. 868 Beneficial Finance Co. of Kentucky
123 Flemingsburg Road ..... Morehead

No. 515 Empire Finance Company of Lexington, Inc.
d/b/a Empire Finance Company of Morehead
146 East Main Street ..... Morehead

No. 180 Kentucky Finance Co., Inc., Morehead, Ky.
139 East Main Street ..... Morehead

No. 224 Credithrift of America, Inc.
205 East Main Street ..... Morganfield

No. 784 Kentucky Finance Co., Inc., Mt. Sterling, Ky.
Maysville Road — Mt. Sterling Plaza ..... Mt. Sterling

No. 425 Montgomery Finance Company, Inc.
26 South Maysville Street ..... Mt. Sterling

No. 158 Heights Finance Corporation
403 Maple Street ..... Murray

No. 800 Kentucky Finance Co., Inc., Murray, Ky.
106 South Fifth Street ..... Murray

No. 690 Purchase Finance Company
Southside Shopping Center ..... Murray

No. 833 Allied Financial Corporation
309 Monmouth Street ..... Newport

No. 911 Finance One of Kentucky, Inc.
954 South Main Street ..... Nicholasville

No. 831 Kentucky Finance Co., Inc., Nicholasville, Ky.
202 Edgewood Drive ..... Nicholasville

No. 798 Beneficial Finance Co. of Kentucky
Highway 41A — Between Gates 4 and 5 ..... Oak Grove

No. 667 BarclaysAmerican/Financial, Inc.
201 West Second Street ..... Owensboro

No. 869 Beneficial Finance Co. of Kentucky
525 Frederica Street ..... Owensboro

No. 2 Credithrift of America, Inc.
328 Frederica Street ..... Owensboro

No. 944 Fidelity Credit of Owensboro, Inc.
209 W. Second Street ..... Owensboro

No. 420 General Finance Corporation of Kentucky
503 East Eighteenth Street ..... Owensboro

No. 917 Heights Finance Corporation
1722 Sweeney Street ..... Owensboro

No. 201 ITT Thorp Corporation, d/b/a
Thorp Credit, Inc. of Kentucky
335 Frederica Street ..... Owensboro

No. 167 Kentucky Finance Co., Inc., Owensboro, Ky.
2709 Parrish Avenue ..... Owensboro

No. 396 Kentucky Finance Co., Inc., No. 2, Owensboro, Ky.
219 St. Ann Street ..... Owensboro

No. 759 Peoples Security Finance Company, Inc.
211 West Second Street ..... Owensboro

No. 668 BarclaysAmerican/Financial, Inc.
405 Broadway ..... Paducah

No. 916 Commercial Credit Loans, Inc.
923 Kentucky Avenue ..... Paducah

No. 147 Credithrift of America, Inc.
626 Broadway ..... Paducah

No. 850 Fidelity Credit Corporation
934 Broadway ..... Paducah

No. 205 Heights Finance Corporation
400 South Sixth Street ..... Paducah

No. 187 ITT Thorp Corporation, d/b/a
Thorp Credit, Inc. of Kentucky
1617 Broadway ..... Paducah

No. 760 Peoples Security Finance Company, Inc.
1611 Kentucky Avenue ..... Paducah

No. 380 Public Finance Corporation
117 North Fourth Street ..... Paducah

No. 351 Kentucky Finance Co., Inc., Paintsville, Ky.
110 Main Street ..... Paintsville

No. 964 Norwest Financial Kentucky, Inc.
97 Main Street ..... Paintsville

No. 891 Paintsville Loan Company, Inc.
100 Main Street ..... Paintsville

No. 348 Credithrift of America, Inc., No. 21
613 Main Street ..... Paris

No. 176 Kentucky Finance Co., Inc., Paris, Ky.
526 Main Street ..... Paris

No. 651 Kentucky Finance Co., Inc., Pikeville, Kentucky
126 South Mayo Trail ..... Pikeville

No. 564 Local Finance Company of Pikeville, Inc.
333½ Main Street ..... Pikeville

No. 139 Security Pacific Finance Corp.
106 Weddington Plaza ..... Pikeville

No. 77 Kentucky Finance Co., Inc., of Pineville, Ky.
104 Kentucky Avenue ..... Pineville

No. 536 Lincoln Finance Company of Pineville
107 Pine Street ..... Pineville

No. 363 Kentucky Finance Co., Inc., Prestonsburg, Kentucky
6 Court Street ..... Prestonsburg

No. 329 Security Pacific Finance Corp.
38 North Lake Drive ..... Prestonsburg

No. 59 Credithrift of America, Inc.
118 West Market Street ..... Princeton

No. 931 Fidelity Credit of Princeton, Inc.
1029 W. Main Street ..... Princeton

No. 801 Kentucky Finance Co., Inc., Princeton, Ky.
108 Main Street ..... Princeton

No. 721 Lincoln Internation Corp.
d/b/a Lincoln Finance Company
117 West Main Street ..... Princeton

No. 325 Credithrift of America, Inc., No. 20
Outer Westerfield Drive ..... Providence

No. 817 AVCO Financial Services, Two, Inc.
593 Knox Boulevard ..... Radcliff

No. 863 Beneficial Finance Co. of Kentucky
728 Knox Boulevard ..... Radcliff

No. 545 Household Finance Corporation
881 North Dixie Boulevard ..... Radcliff

No. 616 Credithrift of America, Inc.
120 Big Hill Avenue ..... Richmond

No. 179 Kentucky Finance Co., Inc., Richmond, Ky.
Main and First Streets ..... Richmond

No. 825 Kentucky Finance Co., Inc., No. 2, Richmond, Ky.
University Shopping Center ..... Richmond

No. 837 Empire Finance Company of Russell Springs, Inc.
806 Key Village Shopping Center ..... Russell Springs

No. 723 J.E. Stuart
Bethel Shopping Center ..... Russellville

No. 802 Kentucky Finance Co., Inc., Russellville, Ky.
198 West Fourth Street ..... Russellville

No. 676 Ford Motor Credit Company
729 Executive Park ..... St. Matthews

No. 565 Heights Finance Corporation
4141 Shelbyville Road ..... St. Matthews

No. 580 Salyersville Loan Company, Incorporated
Route 460 ..... Salyersville

No. 822 Kentucky Finance Co., Inc., Scottsville, Ky.
127 East Main Street ..... Scottsville

No. 745 Investors Consumer Corporation, Inc.
101 North Church Street ..... Sebree

No. 120 Kentucky Finance Co., Inc., Shelbyville, Ky.
420 Main Street ..... Shelbyville

No. 511 Lincoln Finance Company, Inc.
617 Main Street ..... Shelbyville

No. 561 Credithrift of America, Inc., No. 22
5131 Dixie Highway ..... Shively

No. 114 Thorp Credit Inc. of Kentucky
4447 Dixie Highway ..... Shively

No. 935 BarclaysAmerican/Financial, Inc.
605 Highway 27, South ..... Somerset

No. 870 Beneficial Finance Co. of Kentucky
131 South Main Street ..... Somerset

No. 792 Capital Finance Co., Inc., Somerset, Ky.
U.S. 27 and Shopping Center Entrance Road ..... Somerset

No. 347 Kentucky Finance Co., Inc., Somerset, Ky.
236 East Mt. Vernon Street ..... Somerset

No. 227 Peoples Loan Company
Highway 27 and 80 ..... Somerset

No. 582 Ashland Finance Company
U.S. Highway 119 ..... South Williamson

No. 355 Springfield Finance Company
130 East Main Street ..... Springfield

No. 899 Heights Finance Corporation
410 East Main Street ..... Stanford

No. 598 Parkway Loan Company, Inc.
Main Street ..... Stanton

No. 819 Farmers Small Loan Co.
1317 North Main Street ..... Sturgis

No. 862 Pioneer Credit Company
306 North Main Street ..... Tompkinsville

No. 659 Kentucky Finance Co., Inc., Versailles, Ky.
141 North Main Street ..... Versailles

No. 529 Morgan Loan Company, Incorporated
554 Morgan Street ..... West Liberty

No. 834 Gilbert Loan Company of Whitesburg, Inc.
Ky. Highway 15 — 307 Solomon Road ..... Whitesburg

No. 530 Empire Finance Company of Lexington, Inc.
d/b/a Empire Finance Company of Whitley City
401 South Main Street ..... Whitley City

No. 307 Empire Finance Company of Lexington, Inc.
d/b/a Empire Finance Company of Williamsburg
120 South Third Street ..... Williamsburg

No. 876 Kentucky Finance Co., Inc., Williamsburg, Ky.
406 Sycamore Street ..... Williamsburg

No. 131 Term Finance Company, Inc.
1406 North Main Street ..... Williamstown

No. 622 Credithrift of America, Inc.
66 North Main Street ..... Winchester

No. 320 Kentucky Finance Co., Inc., Winchester, Ky.
3 North Main Street ..... Winchester

SUMMARY OF REPORTS OF CONSUMER LOAN COMPANIES FOR THE YEAR 1982

SCHEDULE B

Balance Sheets — As Per Books

	Column 1 End of Present Year	Column 2 End of Preceding Year
ASSETS		
Loans Receivable under the Consumer Loan Company Act		
(a) Gross Amount of Add-on type Loans	$225,199,150.36	$161,656,718.32
(b) Less Unearned Charges	58,774,474.05	35,506,082.41
(c) Net Amount of Add-on type Loans	166,424,676.31	126,150,635.91
(d) Loans on Percent Per Month Basis	35,300,883.51	23,031,036.39
(e) Total Outstanding (Net of Unearned Charges)	201,725,559.82	149,181,672.30
(f) Less Reserve for Bad Debts	6,027,685.95	5,765,790.37
(g) Net Loans Receivable	195,697,873.87	143,415,881.93
Cash in Office and in Banks	1,723,723.32	1,665,882.38
Real Estate (Less Reserve for Depreciation-Buildings)	444,019.55	329,247.30
Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	1,409,791.67	1,529,864.53
Deferred Charges and Prepaid Expenses	378,545.11	685,974.97
Other Assets Used in Consumer Loan Business	7,562,513.40	4,108,672.51
Total Assets Used in Consumer Loan Business	$207,216,466.92	$151,735,523.62
All Other Assets	25,327,118.88	27,698,430.62
Total Assets	**232,543,585.80**	**179,433,954.20**
LIABILITIES AND CAPITAL		
Total Liabilities	$159,286,185.97	$98,391,713.95
Branch Office Capital	41,440,926.36	38,512,939.13
Net Worth	2,297,175.93	2,225,394.93
Capital Stock	12,865,628.56	12,320,268.56
Capital or Paid-In Surplus	11,788,408.80	10,569,932.97
Earned Surplus	4,865,260.18	17,413,704.66
Total Liabilities and Capital	**$232,543,585.80**	**$179,433,954.20**